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The BUSY MAN'S CANADA

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ALONG THE TRAIL

HOW'S BUSINESS ?

NEW YEAR, 1912, finds the business situation in Canada sound and prospering. On every side are signs that business men have abundant faith in the near and distant future of the Dominion. New factories are going up, old ones are being enlarged, new businesses are springing into existence on every side. The condition is not confined to any part of Canada ; it is the same all over, from seaboard to seaboard. R. G. Dun & Company state that :

" 1911 has probably been one of the best years in merchandize that Canada has experienced.

"Manufacturers have also done well, and labor has been fully employed."

The *Toronto News*, in an article on the business situation, remarks that, "the business community, which in a sense had rested on its oars during the reciprocity campaign, experienced a fresh access of courage once the uncertainty was ended. Capital, which had timidly held back in fear of a fiscal revolution, resumed its construc-

tive projects." The *News* adds that the present expansion is "so universal as to be phenomenal, and probably unprecedented in our history . . . Everywhere labor is fully employed, and often it is impossible to get necessary work done except by special favor." Canadians must feel satisfaction, without unfriendliness, in the following comparison drawn by the *News* :

"In this respect the Dominion presents a remarkable contrast to the United States, where unemployment is still quite general and where widespread industrial and social unrest is lamentably apparent."

There Was No Setback

The annual statements recently presented to their shareholders by the Canadian Bank of Commerce, the Bank of Montreal, the Bank of Toronto, the Merchants Bank and other financial institutions, reflect the prosperity of the country at large. Some weeks ago it looked as if we should experience a temporary monetary pinch when we came to harvest and

move the crops. The situation was relieved by the early cold weather in the West, which delayed threshing over a wide area, and by the inability of the railways to handle all the grain that was offered. These developments lightened the task of the banks, and we were able to scramble through another autumn without an actual shortage of either circulation or credit.

In this connection the *Toronto News* suggests that "by arrangement between the banks and the Government, or in some other manner, the facilities for handling our increasing crops must be extended. There is still the possibility of calling in European banks to help move our wheat as they already assist in marketing the American cotton crop"

At present there is no prospect of any monetary stringency. Funds are plentiful in the United States and not too tight in Great Britain. The Canadian West is behind hand in paying its bills partly because much grain is still in the elevators and farmers' bins, partly because much grain is still unthreshed, partly because the returns from grain that is held for feeding purposes will not be available until next year, and partly because in a number of circumscribed districts this season's crops were hailed out, frozen out or otherwise destroyed. Generally speaking, however, the harvest of 1911 will bring the Prairie Provinces handsome returns for the simple reason that in the present state of the world's markets even low grade grain commands good prices.

But there is not the slightest note of distress from the prairies. Western people are as sanguine of the outlook

as ever. The *Winnipeg Saturday Post* says: "One of the features of the early setting in of winter in Western Canada is the fact that business in general has suffered but little, notwithstanding the fact that the late harvest and severe weather have left much of the harvest still uncompleted. In Manitoba, the crop has been pretty thoroughly saved, but in Saskatchewan and Alberta there is still a large percentage of the crop in the fields. yet conditions are reported to be fairly satisfactory, and payments are being made without difficulty."

One of the features of the western crop situation which is freely commented on by the eastern papers is the surprising manner in which orders are coming in from commercial houses throughout the west. It is stated that the volume of orders which is coming in from the prairie districts is so large as to take everyone by surprise. Yet the situation is not one which should cause surprise to anyone familiar with the peculiar crop conditions which prevail this year in Western Canada.

The Farmers are Safe, and "Sound"

It is true that the early advent of winter weather caught a large percentage of the farmers of Saskatchewan and Alberta with their crop still on the ground. That this unfortunate circumstance will cost the farmers a considerable proportion of the returns they would otherwise have got for their crops is also true. But threshing has gone on steadily, and the prices obtaining for this year's crop go far to compensate the farmer for any loss in volume or grade.

It is pointed out in the West that commercial loans are extremely high for this season of the year, and that the farmers, on whom the retailers depend for taking up their paper at the shipping season, are in a great many cases asking for short renewals. But the very fact that these renewals are being made for short terms only is proof of the financial soundness of the agricultural population in general.

The railways have been "put to it" again this fall to handle the Western crop, but the situation is improving. Our two new transcontinentals, the G.T.P. and the C.N.R., will not be ready for traffic any too soon for the increasing requirements of the West, which has already displaced the United States as an exporter of wheat, and is running a winning race with Argentina.

The completion of the Grand Trunk Pacific and the Canadian Northern Railways, the construction of the Hudson Bay road, the double-tracking of the C.P.R., the deepening of the eastern canals, promised by the new Minister of Marine and Fisheries, Hon. J. D. Hazen, and the opening of the Panama Canal, will solve our transportation troubles. No country on earth has a brighter outlook than "this Canada of Ours."

GOOD ROADS ARE COMING

A movement for Good Roads in a big business-like way is now started. Premier Borden has announced himself in favor of Federal aid, and the speculators are speculating—How will the aid be distributed? That will come later.

The Ontario Government is considering a system of provincial highways, if Federal assistance comes, and to show that they mean business, Dr. Reaume, Minister of Public Works for Ontario, has held a parley on the subject with the Good Roads Association. This augurs well. The G. R. A. is composed of progressive men with Twentieth Century Ideas and the gift of persistence. They have been hammering at the door these many years, and have had a pretty cold job out there all right, all right.

A Federal Good Road from coast to coast through Canada is also being urged by the Canadian Highway Association, of which J. W. Kerr is president. Another big project on right lines. Sooner or later it will have to come, so let it be sooner. Modern transportation demands it. That the motor car has come to stay nobody will now deny. That its advantages over the air-wagon will be appreciated by careful people for many moons, few will care to dispute. We sometimes make progress backward. This time the automobile came first, and had to wait for the automobile road. The motor car is no longer a mere joy-wagon for the disportment of the rich and frivolous. It has taken its place with the railroad, the dray wagon and the Clydesdale. The days of the dray-horse almost seem to be numbered, whereat the Society for the Prevention of Cruelty to Animals will wax glad. Yet there is no need for the farmer to despair; the price for good horses was never higher than to-day. When the motor displaces the horse, the price of gasoline will be so high that farmers will

make money growing root crops for the manufacture of denatured alcohol.

The Century's Requirement

The saving of time is this century's requirement. Competition demands it. The auto car is a time saver, but to do its best it must have a good road. The demand, therefore, for Good Roads was never so great as now. Good Roads on a broad scale have got to come, and Premier Borden is the first big man to see it.

Tax the auto and use the money for Good Roads. So long as the money is used for roads your autoist will stand for a good stiff tax. He is shrewd enough to look on it as a good investment that will pay big dividends. Put the case to him in the right light and the farmer too along the Good Road will be willing to contribute. No argument is needed to prove that where the roads are good the farmers are prosperous, while bad roads keep farmers poor. Good roads add to the value of the land they pass through. Think how the price would go up all along the way of an up-to-date Trans-continental Road! Moreover the tendency is for the farmer to pocket his wrath at the go-devil machine and buy one for himself. He can afford to pay for it, and once he has one he can't afford to do without the Good Road to run it on any more than the rest of us.

British Columbia Leads

Progressive people clean across Canada favor the raising of the Mud Embargo. From Vancouver to Winnipeg the sentiment is unanimous that a Great Canadian Highway should be

constructed. In the East the feeling is equally strong, even among the farmers.

British Columbia is in the bandwagon. When she builds a road she copies the Romans and builds a Good Road for To-morrow. She spent five million dollars on roads and highways during the year 1910. In the present year she will expend in the neighborhood of five million dollars in constructing new thoroughfares and improving old ones, and for the four years, 1910 to 1913 inclusive, a grand total of about \$20,000,000 will be poured through these channels. Add to this enormous appropriation the existing roads and the spirit of co-operation on all sides, and you have a combination that will give British Columbia a system of roads unexcelled in North America.

Big, But Not So Big

A Trans-Canada Highway sounds big, yet it is not so big that it is not practicable. The Federal and the Provincial Governments have been sounded. They are favorably disposed.

All that remains is for the People to say they want the Big Highway and they'll get it. To line up the public behind the job the Canadian Highway Association is forming branches in all parts of the Dominion. Next year there will be a convention at Calgary, Winnipeg or Regina. Which ever shows the most active interest in the Big Good Road will get the convention. Therefore watch Calgary, keep your eye on Winnipeg, and don't overlook Regina. There will be some Good Western Dust kicked up

along the Old Road out there between now and convention day.

Dr. Kaiser, of Oshawa, who has live ideas on Good Roads, has worked the thing down to this:

That a commission be appointed at once by the Federal Government to build a national highway from Halifax to Vancouver; to use all the latest methods of road-building and to make it a road that could be used by all manner of vehicles. Each province should be equally represented on the commission and a standard line of conduct should be laid down for each section of the highway to be built.

Because Eastern Ontario has been more neglected than Western, the Doctor proposes that the start be made by building the first section of the Trunk Road between Toronto and Kingston, a distance of 160 miles. He estimates the cost at \$5,000 a mile—less than the mileage subsidy given by the Federal Government to railways.

Good Roads are a social and economic necessity, and Good Roads we shall surely have—first the highways and then the byways, all over the country and across the continent. For note you this: Good Roads are catching. They have caught Premier Borden, they have caught Finance Minister White, and they'll surely catch the rest of us!

NOW FOR TOWN PLANNING

Town planning is a move in the right direction. Anybody who had a bit of land to subdivide has been allowed to lay it out in his own sweet way. He could drop in a street here

and a street there, regardless of the streets adjoining. He could play rag generally, pretty much according to his own peculiar ideas. Consequently in some of our big cities there are very few through streets. We laugh at the windings of old country streets. Ours don't wind—they zig-zag. We have the disadvantage of the roundabout without the artistic beauty of the curve.

There will soon be an end to this. Canada is seized of the importance of two splendid things—Good Roads and Town Planning—there is going to be something doing. The right sort of people are interested, and they're working.

We are going to have a Town Planning Congress, talk things over and then get down to business. Calgary has a Town Planning Commission, twenty-seven strong, with the Mayor in the front seat. Winnipeg has a Town Planning Commission, made up of its most progressive business men. As a starter Winnipeg will spend \$2,500 on a statistical social survey of the city. Toronto and other places are catching the fever, which looks like a malignant type. BUSY MAN'S CANADA wafts a blessing. Readers will be kept posted. Town Planning is good.

ENGLEHART—HIS DOINGS

Premier Whitney's recent announcement that an agreement has been made with the Grand Trunk Railway for running rights on the Toronto and Northern Ontario Railway came as a surprise. It was more evidence that the T. & N. O. is a business concern run on business lines. The agreement is

for 25 years, renewable for 25 years more, and then 50—in all a century. That's what you call looking ahead. For the privilege the G. T. R. will pay \$300,000 a year. The secret is that the T. & N. O. has a good roadbed, well maintained, and the G. T. R. knows it. That other railways interested in the district know it, is not rash guessing, and if they too apply for running rights nobody will be surprised. Co-operation and not slash-whacking one another in competition that is profitless to all, is the growing spirit of the times. It is cheaper to pay for running rights over my brother's line than to build a line of my own.

The news from the Premier is a feather—another feather—for the cap of Chairman Englehart, who always sleeps with his ear on the ground and with one eye open. He works quietly, persistently and has something to show at the day's end. And he doesn't come home in the twilight headed by a brass band, with drums and then more drums. The professional fault-finder complains, yet how many know that some three hundred families have been settled along the T. & N. O. during the present year? It is good for Mr. Englehart and it is good for the country.

Settlers In Train Loads

"The next Dominion census," said Chairman Englehart the other day, "will have a different story for Ontario. There is room in our north country for a population equal to that of the whole of Canada at the present time, and soon the people will be

pouring in there, not by the car load, but by the train load.

"The exhibition car that we are sending all over the Province to show what can be grown in New Ontario, is causing the greatest enthusiasm wherever it goes."

With a smile of fatherly pride he added that the population of the north country is now fully 50,000.

THE IMPORTANCE OF MONTREAL HARBOR

IT has been officially and therefore authentically reported that of the Canadian wheat sent eastward for export from Lake Superior ports by steamer during the past season, as much went out by way of New York as went out by way of Montreal. This statement is discouraging in view of the efforts made to improve the St. Lawrence system of navigation, says the *Toronto Globe*. It is extremely desirable that the real cause or causes of the transfer of so much Canadian grain to the American route should be ascertained, so that the steps necessary to counteract this diversion of traffic may be taken as soon and as effectively as possible.

Two reasons are given for the failure of the St. Lawrence route to capture the great bulk of the export wheat trade; defective terminal facilities at Montreal and high rates of insurance on ocean vessels using the St. Lawrence River. So far as Montreal harbor is concerned, its condition may easily and should promptly be adequately improved. The wheat traffic of to-day is only a fraction of what the future will show, and the trouble

and loss sustained by forwarders will increase quite as rapidly as the total amount of grain for transatlantic shipment. It is alleged also that the St. Lawrence route suffers from the lack of ocean vessels as compared with New York, but that defect will be remedied as the St. Lawrence route is improved.

The country has spent so much on the betterment of this route that it cannot afford to leave undone what is still unaccomplished. The new Welland Canal should be undertaken as soon as practicable, and the improvement of Montreal harbor should be urgently hastened in order that the Canadian grain trade may not continue to suffer from remediable defects. During the past few years, while Mr. G. W. Stephens has held the position of Chairman of the Harbor Commission, quite a revolution has taken place in the condition of the harbor; it may be difficult to fill his place satisfactorily, but an earnest attempt to find an equally efficient Chairman should be made.

TORONTO, AN OCEAN PORT

TORONTO now indulges in the fond hope of becoming an ocean port. Toronto's long cherished dream is to be a great national port, with vessels from all ports of the world in her harbor. (The Hon. F. D. Monk, Minister of Public Works, and Hon. J. D. Hazen, Minister of Marine and Fisheries, have paid her a visit on business intent. Toronto showed them a list of what she wanted in harbor improvements, and then they examined the harbor.

The honorable gentlemen showed friendliness toward the requests. Mr. Monk went so far as to say that they almost certainly would be carried out. So Toronto is shaking hands with herself and is in a good humor with all.

Honors are due to Mayor Geary. He has fought hard and persistently for the improvement and development of Toronto's waterfront.

The new Government at Ottawa promises to do things to develop the inland ports—not only at Toronto. At the luncheon Mr. Monk said the old Government had done much for railroad transportation and a great deal to help the ocean ports. The new Government proposes to have a care for inland ports, harbors and waterways, which have been neglected.

Said Mr. Hazen at the luncheon: "Every dollar spent at Montreal or Toronto will be spent to aid navigation and increase the commerce of the whole country."

BRITISH BRANCHES IN CANADA

MR. NORTON GRIFFITHS, a member of the British House of Commons, has been advising British manufacturers to take a leaf out of their United States Competitors' book, and start branch factories in Canada. In his opinion Canada is bound to be one of the greatest countries in the world. Our shrewd neighbors will agree with him on that point. It is because they appreciate its wonderful endowments and prospects that they are making such endeavors to be foremost in the race for trade here. They left nothing

undone for the promotion of the reciprocity pact. Failing to get that established they have begun again the work of transplanting branches of their factories here. If it is profitable for a United States manufacturer to establish in Canada branch works for the manufacture of products he desires to sell here, rather than to ship goods in from the present factory, it should be equally advantageous to the British manufacturer to have branch works here. Canada is drawing capital from Britain at the rate of about \$200,000,000 a year, and in applying that capital it benefits the trade of the United States much more than the trade of Britain. Our neighbors are investing capital in Canada, but they are building manufacturing plants with most of it. British manufacturers would have no trouble about capital. There should be a great development of British enterprise in the planting of branch factories here.

MORE REQUIRED OF STUDENTS

It is likely that before the opening of the next annual session of Toronto University the standard of qualification required of students entering the Faculty of Arts will be considerably raised. This will mean that young men and women intending to take university courses will remain in the secondary schools for a year longer than now. It is there that the foundation work should be done, and it can be done cheaper than in the university, because most students, while attending such schools, usually live at home.

The university is not intended to do this work, and the greater the ex-

tent to which the university is relieved, the better it can do the work that belongs to it.

This plan will enable the student to prove whether he has the capacity and the energy required to master the higher branches of education without the expense of a year's residence in a city and the payment of university fees.

The change will throw greater responsibility on the secondary schools. They will have to carry on their work a step further, which will give the teachers wider scope, and possibly improve their work in all departments.

Possibly the higher standard required at entrance is to some extent designed to prevent more students entering than can be taught under favorable conditions. In order to keep the number of students within reasonable limits, two courses are open. One is to raise fees and shut out those of small means; the other is to raise the entrance standard and shut out those short in intellectual qualifications. The test by means of brains and diligence is more in keeping with university traditions than the test by pocket-book.

REDUCED CABLE RATES

In 1910 the telegraph companies instituted the night letter and the day letter at reduced rates. These innovations have proved, from the standpoint of the public, a pronounced success, and there is no reason to believe they have proved anything but successful from the standpoint of the companies. Now the system of reduced rates is extended to the cable service between this country and Europe. Three vari-

eties of reduced rates are now in force—the cable letter, the week-end letter, and a deferred cable service for messages in plain language (not in cipher), at half the regular rate, with the understanding that such messages are liable to be deferred for a period not exceeding twenty-four hours. The present cable rate is twenty-five cents a word.

The cable letter is sent with the understanding that it will be delivered not later than the second morning after it is filed at New York or Boston. It may be forwarded from the local telegraph office to the terminal at New York or Boston, either by mail or by wire, and will be delivered from the European terminal at London or Liverpool by either of the same methods.

The rate for cable letters is a dollar and a half for twenty words, with thirty cents added for each additional five words.

Week-end letters may be sent to reach New York or Boston up to midnight on Saturday for delivery at London or Liverpool on the following Tuesday morning. The rate for these letters is one dollar and a half for thirty words, with twenty-five cents added for each additional five words.

Most of the new cable rates, as in the case of the new telegraphic rates, were first introduced by the Western Union Company, but the example of that company was promptly followed by the other cable companies. The benefits which will accrue to the public from these improvements in the cable service are unquestioned. There is hardly more room for question that the companies will also find themselves

benefitted by the inevitable increase of business—business of a kind to be handled during the hours when their lines are now used the least.

Imperial Ontario

Few people realize what an extraordinary country in point of size we live in. The Province of Ontario, until now, has been 228,000 square miles in area, almost exactly the size of the German Empire in Europe. The present addition, from the partial division of Keewatin with Manitoba, will add 146,000 square miles, or a territory somewhat larger than Austria, making a huge state of 375,000 square miles in extent, larger than any European country except Russia.

Manitoba from being the "postage stamp" province, becomes a great territory of 240,000 square miles, many a thousand square miles larger than Germany.

The Indian in Canada

The Department of Indian Affairs at Ottawa has just come out with interesting statistics about the red men of Canada.

There are 108,261 Indians in Canada; 4,600 of these are Eskimos.

Indians last year earned \$1,500,000 in wages.

British Columbia has more braves than any of the other Provinces. 24,581.

There are 324 Indian schools educating the Indian

The report is a contradiction of the statement so current that the Canadian Indian is fast disappearing; for it shows that the increase of births over deaths in the past year was 346.

TOPICS OF TO-DAY

What the Home Market Means to Canada

UNDER the heading "Markets—Where?" the *Toronto Weekly Sun* says:

"The chief need of Canada, all parties are agreed as to this, is a steadily widening market for the products of the farm. Production in the west is bound, despite occasional set-backs, to increase by leaps and bounds. Production in Ontario can easily be multiplied many times over. All that we need is markets. Where are they to be found?"

In reply to its own question the *Weekly Sun* argues that we cannot secure an expanding market in England unless foreign food products are shut out of the British market by an Imperial Preferential Tariff arrangement, which the *Weekly Sun* thinks would be injurious to British consumers. It points out that the old land is full of people now and its food consumption cannot be expected to increase to any great extent. There is a good deal of force in this argument, but it must be remembered that very large quantities of food are imported into the United Kingdom, and if a large proportion of these foreign food imports were shut out the imports from the colonies would increase.

However, there is undoubtedly a limit to the quantity of food the British people can consume and the rapid

increase in the quantities of Canadian food products produced makes it necessary to look for a market elsewhere. Where shall we look?

The *Weekly Sun* says we should look to the United States for a market.

Home Market is Sure

Who would consume Canadian farm products in the United States if they were sent to that country? The people of the cities and towns built up by manufacturing industries.

Why, then, should we not build up manufacturing cities in Canada and thus increase our own consuming population?

The home market is the sure market. It is under our own control and we can keep it under our own control. We cannot be certain of any foreign market.

The true policy for farmers is to favour a policy that will develop Canadian manufacturing industries, giving employment, directly and indirectly, to a large consuming population. The larger the city population in proportion to the farm population the better the prices for farm products.

Farmers and Protection

If the great question for farmers is to find a market for their products, then the National Policy of protection

is more important to the farmers than to any other class of the people.

Although Canada's population is built up largely by immigration, it is an accepted fact that large numbers of wealth-producing workers annually leave Canada for the United States, because of the superior industrial opportunities which the United States has had to offer. The movement has not been from the Canadian farm to the United States farm, because the decline in the farm population of the United States has been more marked than the decline of the farm population of Canada. The movement has been from the Canadian farm to the United States city.

So that the lessons to be taken from our census figures may be very simply stated. Undoubtedly one of them is that intensive farming should be encouraged in every possible way, that farming should be rendered as attractive as possible and that the great question of tariff and transportation should be treated with more enlightened interest for the farmers' welfare.

The Boy and the Farm

Still another lesson is that if Canada is to hold all her own people she must provide industrial opportunities for them. Young men can be urged to remain on the farm, but they cannot be forced to do so. Canada's commercial and industrial wealth must be expended to meet every recognized form of youthful ambition. If Canada fails in this duty she will continue to lose people to the United States, which in the most highly developed commercial and industrial life exer-

cises a magnetic influence on youthful enterprise.

The two lessons are in no sense conflicting. There is no reason why under one clearly formulated national policy our farming and industrial interests should not develop and prosper. The greater our home market, the greater will be the prosperity of the Canadian farmer. And nothing will develop our home market like industrial expansion.

Canada's Greatest Requirement

Canada's most urgent requirement to-day is a stronger industrial movement in the Western Canadian cities. The great market is in the West and it cannot always remain fifteen hundred miles from the base of supply. Eastern Canadian manufacturers would do well to recognize this fact and to recognize it quickly. They should get into Western Canadian cities with their branch factories and hold what is destined to be one of the greatest markets in the world. That is an incidental lesson which may be taken from the census returns.

There is nothing in the census figures which would suggest to Canada the wisdom of forsaking a national for an un-national policy, and sacrificing a profitable home market for the much-advertised but deceptive market of ninety millions. The census figures tell us plainly that the problems which we have to work out we must work out ourselves on broad national lines, but with a more zealous and enlightened interest than has heretofore been displayed in the administration of Canada's affairs.

What We Pay for Hustle

WE take pride in the wealth of our natural resources, our general development, the enterprise of our people, and the extent of their prosperity. We boast of our time-saving methods, rapidity of action and of our American hustle. We observe John Bull plodding along slowly, apparently doing business in double the time it takes us to do it. We give many a wink, meanwhile sending out sensational stories of how we build towns in a week, bridges in a month, large buildings in fifteen weeks; how we move structures a mile or so without disturbing business, and how we lay rails for the locomotive at a wonderful speed. In short, we are speeders, and we are proud to be first-class exponents of that North American art, hustle. What price do we pay for the boast? Here at a glance is a section of the bill of cost:

In 4 years—killed by:	Persons.
Steam railways	2,049
Electric railways	301
Industrial accidents	5,296
Fires	1,072
	—8,718
Injured by:	
Steam railways	7,344
Electric railways	8,296
Industrial accidents	10,444
Fires (estimated)	1,908
	—27,992
	—36,710

Killed Six a Day

In the past four years there have been killed and injured in Canada 45,428 persons on our railways, by industrial accidents and by fires. This is at the rate of 11,357 per annum. In other words, every day during that period 6 persons have been killed and 19 injured: about one killed or injured every hour of the twenty-four. This appalling record, too, applies to only the few causes mentioned. If statistics could be obtained of all fatalities and injuries in the Dominion, the bill of cost would have a still more serious appearance.

Many, if not the majority, of these accidents can be traced to carelessness, thoughtlessness or selfishness. The desire to achieve big results in the shortest possible time at the expense of efficiency is a national trait which the country may well take immediate steps to obliterate. The evil of dollar and dividend hunting, regardless of destruction in its wake, is a menace to Canada's progress and credit. The basis of civilization is the proper respect for life and property. We in this country have by no means sufficient regard for either. The fact is noted by the capitalist and investor abroad, and we suffer thereby and will do so to a greater extent, if early improvement is not made.

Our Huge Fire Waste

The national spirit of carelessness is vividly portrayed in the fire waste. In the past 32 months Canadian property

has been burned to the value of \$57, 880,678. This year's losses to date have been at the rate of \$44 a minute. In addition, lives lost in fires in four years have numbered 1,072.

Railway accidents account for a great loss of life. "Making up lost time" is responsible for many. But the stage apparently has not been reached where we would prefer to arrive at our destination two hours late and alive, rather than on time and dead. Collisions, derailments and partings of trains were responsible in four years for 894 killed and injured. In three years 190 persons were killed and 201 injured at highway crossings. During the past 23 years, 7,263 persons have been killed and 25,668 injured on Canada's steam railways.

By the Explosion Route

Analyzing the statistics of industrial accidents in the latest published report, under the heading of mining, it is found that explosions caused over 35 per cent. of the deaths and over 20 per cent. of the injuries. Falls accounted for nearly all of the deaths and over 66 per cent. of the injuries in the building trades. Among unskilled laborers, 21 men were killed by being run over by vehicles, and 17 by falling material, and 53 were injured in a similar way. An alarming increase has occurred in the number of fatalities among workpeople engaged in the handling of explosives. This summer, too, there were 63 drownings in the Lachine Canal. "The chief danger," says a civic official noting the fact, "is in the canal with its deep drop from the banks, making rescue difficult, and it

seems advisable to have a railing along those parts of the canal where people most congregate, so that they will not be so liable to tumble into the water." Sixty-three drownings, before a rail was suggested! Such records can be found in any part of the country.

"She's Going to Fall"

The writer heard an engineer admit that a certain structure, which had been criticized, "might fall in three years' time," with possibly serious loss of life. Railroad contractors were laying new steel recently at a record-breaking pace, while the big crack in the concrete abutment of a bridge was allowed to wait, despite the fact that work trains used the bridge daily. Carelessness with live wires, reckless driving of automobiles—in a thousand ways we violate the first principles of a civilized community.

The reasons for the existence of such conditions are due largely to the individual, corporate and legislative carelessness. We need better laws for the protection of life and property and the strict enforcement of such laws. If the Imperial Board of Trade, for instance, had to deal with the question of our railroad fatalities as they do in Great Britain, their action for reform would be drastic enough to startle us in no slight degree. We can, therefore, afford to emulate John Bull in his thoroughness of work and his regard for life. Ultimately his results are better, safer and more durable than ours. American hustle takes the vitality out of the nation in more senses than one.

The Magic of Single Tax

Vancouver's Experiment in Exempting Improvements from Taxation is a Success, and the Mayor gets Scores of Letters from Outside Places Asking How the New Idea is Doing.

Walter A. Hilliam in *British Columbia Magazine*

THERE is a degree of reluctance—one might almost say an aversion—in the minds of all of us to a tax on our own industry—on something particularly the product of our own ingenuity and resourcefulness.

Many people believe that the energy of man should not be taxed, contending that the natural resources of a country from which may be obtained riches without material assistance from man, or as a natural sequence of events, should bear the burden of taxation. This doctrine—as even the most cursory study of causation will reveal—is one of the principles of that great free-thinker and economist, Henry George, who did so much to promulgate the single-tax idea.

The first city approaching metropolitan proportions that has essayed, even in a moderate degree, to bring into operation the single-tax principle of exempting improvements from taxation is Vancouver. This city, with a population now of considerably more than 110,000, and an area of approximately thirteen square miles, exclusive of waterways and its large natural park, has been attracting the attention of cities, governing bodies, publicity organizations and economists almost the world over, and the press

of the American continent has evinced keen interest in what was at first termed "the Vancouver experiment," but which has now been conclusively proved a decidedly successful innovation.

Same Platform, Same Mayor

It may be mentioned that single tax was one of the planks in the platform of the successful candidate for mayor in the civic elections of 1910, Mr. L. D. Taylor. He was re-elected again this year upon a similar platform.

That the step has been attended with distinct and unqualified success is an indisputable fact in the face of the comparative figures of the building permits, both in number and value, issued during the year 1910, the year preceding, and previous years, the aggregate for 1910 breaking all previous records.

Of course, there were people who doubted the wisdom of the single tax. They had an unbounded faith in the future of Vancouver, and believed that the onward march of progress could not be retarded by any influences, but at the same time did not quite grasp the true significance of the principle. After over a year of successful operation, however, the fact has become apparent even to the most sceptical that

the building industries have received a tremendous impetus through the abolition of the tax on improvements.

A Stimulus to Building

The character of whole streets has been changed by the enormous amount of building that has been projected and completed during the past twelve months; huge office buildings now pierce the skyline, where formerly the land was unoccupied; blocks which, though not old—the city has been in existence less than a quarter of a century—were not bringing in sufficient income in the estimation of the owners, have been demolished and replaced by imposing and better revenue-producing structures. Many apartment houses have been erected all over the city, and a much better type of residence has been built in consequence of the encouragement in the way of a tax on vacant land, and no tax on improvements. A tax on vacant land—that is what the exemption of improvements from taxation really means!

This year the city council decided to continue the single-tax system, and found that they could do so without raising the tax rate of twenty mills net on the dollar, or the assessment; and furthermore, they do not anticipate having to do so for many years if the increase in the "unearned increment" goes on at the same rapid rate that it has done during the past five years.

Dozens of letters have been received by the mayor asking what success has attended the adoption of the single tax, and enquiring whether special legislation had to be secured to enable the city council to exempt improve-

ments upon the land within the city. As this is a point upon which even some of the people who live in Vancouver may not be clear, it will, perhaps, be as well to state that authorization for partial or total exemption of improvements from taxation was given the city in its Special Act of Incorporation, and the city council, therefore, can decide for the current year whether a certain proportion or the whole of the improvements shall be free from taxation. Judging from the success that attended the adoption of the single-tax principle last year, a success which is being evidenced again this year in a phenomenal degree, there is a strong probability that it will be continued.

Vancouver's Eye-Opener

It is interesting to note how, commencing in 1895, the various city councils of Vancouver became aware of the importance of encouraging builders by reducing the tax on improvements. From that year until 1905 fifty per cent. of the value of buildings was levied, this being reduced to twenty-five per cent. in 1906, and continued up to the time the civic authorities decided to eliminate the tax entirely.

In connection with the question of "unearned increment" a glance at the annual report of the city shows how remarkable has been the increase in land values in Vancouver.

For instance, the first assessment estimated the value of realty in the city at \$2,456,842. Ten years later it had been raised to \$13,000,869. Twenty years later \$38,346,335 was the city assessor's valuation of prop-

erty in Vancouver, and the latest returns show an estimate of \$98,720,345 after the sitting of the Court of Revision.

From the city statistics for 1895—the year the city council commenced to partially exempt improvements by levying a tax on only half the value of buildings—we find that improvements were assessed at \$4,317,660. In 1905, after this system had been in operation ten years, improvements were assessed at \$11,804,250. However, in 1906 the council gave another stimulus to the building industries by reducing the tax on improvements to twenty-five per cent., and then each year up to the time the improvement tax was eliminated a decided increase was noted, the figures for 1906 being \$14,087,640; 1907, \$16,381,475; 1908, \$20,127,035; 1909, \$24,405,210; and at the end of the year 1909, \$29,644,720.

Now compare the difference in the increase of improvements since the single-tax idea was adopted in its entirety. After the system had been in operation less than twelve months the value of building was increased to \$37,858,660, a truly remarkable demonstration of the building activity during the year 1910, with a single tax encouraging owners of vacant lots to make their investments revenue-producing.

Of course, in this connection one must take into consideration the other contributory causes which have attended the growth and development of the city; but there is no doubt that one of the greatest determining influences has been the encouragement to builders and capitalists in the shape

of freedom from taxation on the result of their enterprise, instead of, as formerly, a tax on their industry.

Tax Rate Not Raised

When the tax on improvements was reduced to twenty-five per cent. in 1906, an increase of two mills on the dollar was made, and this rate of twenty mills has been in vogue up to the present period, the city council deciding recently that sufficient revenue would be derived without raising the tax rate.

Many of the enquirers who have written to the mayor requesting information anent the Vancouver system of taxation could not understand the distinction made in British Columbia between civic and provincial taxes. Personal and income taxes and a poll tax are collected by the Government, a return in some measure being made to the city in the shape of grants for schools, parks and other special purposes. Pavements, cement sidewalks and improvements of a similar nature are carried on under the initiative local improvement principle, property-owners paying the major portion of the cost and the city paying for street intersections, etc.

Although Vancouver is barely twenty-five years old, and therefore quite a youngster by comparison with the established cities of Eastern Canada and the Prairie Provinces, she attained last year the enviable distinction of figuring in the fourth place in the building records for the whole of the Dominion; Toronto, with a population three times as large, having issued \$21,127,783 worth of building permits for twelve months; Mont-

real, with a population of over 450,000, permits to the tune of \$15,-815,859; and Winnipeg, the prairie metropolis, permits estimated at \$15,-106,450; while Vancouver followed close on the prairie city's heel with a total of permits of \$13,150,365. (The vast total outshone all her previous achievements for building activity.

Building Permits Jumping Up

This year Vancouver's building permits almost warrant the prediction that she will pass both Winnipeg and Montreal in the race for honors, the figures for the month of January showing that this city had the largest increase in the number and value of permits of all the cities of Canada—an advance of 100 per cent. over those issued for a similar period in 1910.

Suddenly—almost dramatically—Vancouver has come to the front, and it would be exceedingly difficult to determine the immense amount of publicity the city has received through eliminating the tax on buildings. Far away in England, where the question of "unearned increment" has been a live issue during the past few years, Vancouver is becoming known to thousands as the city on the Canadian Pacific coast enterprising enough to adopt the single-tax idea in its entirety.

Joseph Fels, the millionaire single-tax exponent, who has organized a fund for the promulgation of the doc-

trines of Henry George, and has himself spent huge sums in disseminating the gospel of that great philosopher and free-thinker, speaks with great enthusiasm of the admirable object-lesson Vancouver affords—a practical example of what can be accomplished when man is not taxed for his industry and resourcefulness.

More could be easily written of the far-reaching and stimulating effects of single tax on a city's growth and development—in fact, the subject is almost inexhaustible—and it is the earnest belief of the writer that the above brief account, dealing only with a few phases of the question of taxing the "unearned increment" will convince the most incredulous that single tax in Vancouver has encouraged and brought about an unprecedented amount of activity and benefited all classes from the wealthiest capitalist to the humblest home-builder.

Vancouver's Next

Encouraged by its Single Tax venture, Vancouver is now considering Government by Commission. A special Act has been drawn up and submitted to the Provincial Government for endorsement. It calls the commissioners "Aldermen" and provides for each a salary of \$7,500 a year—\$10,000 for the Mayor. The new Act will probably not go into force for another year, so the citizens have time to size the innovation up.

Mc Namara—The Lesson for Canada

THE *Toronto Star Weekly* sizes up the McNamara case from a Canadian standpoint in a way most thinking people will fall in with. Those who opposed reciprocity because they desired Canada to keep free from entanglements with the United States, will find satisfaction in the *Star's* statement that "the various incidents of this case from first to last will be taken to mean that the United States is a country without government and run in contempt of law." Here is part of the *Star's* article:

It is not possible, all at once, to understand how tremendous a thing has happened in the exposure at Los Angeles of the guilt of the McNamaras. A year or two hence we may look back to the present time over an astounding series of revelations.

A Wholesale Murder Business

If John J. McNamara was regularly engaged in the task of directing from his office in Indianapolis a wholesale murder business through agents scattered from Maine to California; if, under his orders, explosions have occurred causing the death of 112 persons and the destruction of property to the value of \$3,500,000; if all this violence was directed against the work of contractors who refused to countenance the union whose salaried secretary he was; if his agents were paid from \$500 to \$5,000 for each job done, according to the amount of death and destruction involved in it—then one's common sense refuses to believe that the responsibility for

a campaign so far-reaching and so expensive to carry on rests solely with the McNamara family.

Unionism Under Indictment

Organized labor will come to see presently, as soon as normal thinking can be done on the subject, that their whole system is under indictment. The great body of workers will presently feel that it is their duty to learn at any cost how the operations of McNamara were financed, and whether the earnings of honest men who abhor crime were surreptitiously used to replenish a treasury emptied by paying the wages of journeymen murderers.

Labor unionists have precisely the same horror of the crimes that were done as that which stirs the whole body of society. Nobody can doubt this for a moment; but they must face and deal with the fact that these crimes were done in the name of their cause and by means of the organization which they maintain for quite other purposes. How came this about? No people among us should be more anxious for the exposure of the whole naked truth than the honest millions of labor unionists of North America.

Fear About "Confessions"

There is, however, a somewhat unfortunate phrasing of resolutions by labor men on the subject, as if the crime of the McNamaras consisted in the act of admitting their crimes rather than in the devilish deeds they performed.

There seems to be a disposition in

some quarters to deplore the whole affair, mostly on account of the injury the McNamara "confessions" may do the labor movement. Their guilt, not their confessions, is the serious thing, and time is wasted which is not spent in facing that fact.

The skilled mechanic in Toronto or Detroit who is a loyal supporter of labor unionism—who marries, buys a home, and raises a family of sons and daughters—is, as much as any other man in the country, an advocate of law and order.

When this kind of man heard that John J. McNamara had been arrested at Indianapolis, charged with carrying on a wholesale business in murder to promote the interests of the trades union of which he was secretary, this man refused to believe it. To him the thing was unbelievable. No decent white man could believe it. Knowing his fellow unionists, and holding many of the labor leaders in high respect, he was bound to believe that the charge against McNamara was a conspiracy on the part of disreputable hirelings to damage the great cause of labor. But it was not. The guilt of the man has been made so evident that he admitted it.

Labor Should Demand Inquiry

This changes the whole situation. The skilled mechanic who loyally supports organized labor acted in a manner creditable to himself and his cause when he refused to believe the terrible charges made against McNamara, and stinted himself like a man to contribute his mite towards the defence of one whom he regarded as a victim of slander—one who had been kidnapped and involved in a struggle

where money was in such demand that it seemed as if money, not justice, would shape the verdict.

But it is different now. The guilt of McNamara is undoubted, and that being so, the good citizen who loyally supports labor unionism should not regret the discovery of guilt, should not desire the hushing up of inquiry, but should insist that it be made absolutely clear to the world at large that any who countenanced crime thereby betrayed a great cause, worked it irretrievable harm, and cannot find shelter for a moment behind the skirts of the labor movement.

Is it not impossible to believe that among the decent white men of North America there will be any voice raised except in condemnation of a crime so senseless and cowardly? Will there not be a demand for the exposure and punishment of all who advised or encouraged such a deed—or who even suspected the doing of such deeds without taking desperate measures to prevent them?

An Ungoverned Country

One hundred and twelve persons were killed and \$3,500,000 worth of property destroyed, it is claimed, in the series of crimes which were directed from the central office in Indianapolis. If this statement be true, or anywhere near the truth, it becomes necessary to ask how many were concerned in the guilty business.

Were these terrible deeds due to the criminal insanity of one man, who occupied a place of trust and authority, or were they the outcome of a policy that had come to be countenanced by a group of men? "I had to fight against odds," says McNamara,

"and did it in the best way I could." This idea is poisonous wherever entertained. It is the argument that the end justifies the means.

It may surprise an American to be told that in most other civilized countries the various incidents of this case from first to last will be taken to mean that the United States is a country without government and run in contempt of law.

Was McNamara Shielded ?

Dynamiting outrages were brazenly done, and McNamara does not seem to care how significantly the finger of suspicion pointed towards him. Wherever his union suffered affront, dynamite avenged it, and he appears to have considered himself safe behind the ramparts of Labor, with money and lawyers to defend him.

And perhaps he would have been safe enough against the law, except for the fact that lawlessness was used against him. He was kidnapped from behind his ramparts, from the midst of his encircling lawyers, and hustled to Los Angeles, where he had no status but that of a prisoner charged with atrocious crimes.

It was not the law that got after him, but a rival lawlessness. The people whose property he had been destroying hired a private detective to run him down.

He was not brought to book by an officer of the law sworn to the service of justice, but by a paid agent of the men against whom he had been warring. Both sides laughed at law. Each side made its own fight, while

law and government looked on, as ready to refuse extradition at Indianapolis as to try the kidnapped prisoners at Los Angeles.

Law and Government Blind

And as law and government had no eyes to see nor hands to reach the criminals, when the private enmity of the injured had by lawless means brought the captives into what is called a court of justice, even then the law remained a helpless spectator while the rival interests produced enormous sums of money for prosecution and defence. Instead of a trial there began a theatrical performance for the entertainment of a continent.

The show has ended, but it was not a trial in a court of justice. It abruptly concluded, in practical effect settled out of court by the rival private interests, on terms which for the most part can only be conjectured, while law and government, looking on, ratify the agreement as far as it concerns them.

A despatch states that J. B. McNamara cannot now be called as a witness against others, and that the same is perhaps true of his brother. Was this in the deal? Did the McNamaras confess not only to save themselves, but to ensure the safety of accomplices, while the prosecution is saved the perils that would have attended the conviction of labor leaders who professed their innocence, claimed to be victims of conspiracy, and would have been believed by millions of honest and well-meaning men all over the continent?

What We Can Teach Great Britain

Mr. Arthur Hawkes, shining light in journalism, heavy-weight in oratory, who vanquished a bishop, started *The British News of Canada*, and mercilessly punched Reciprocity all in this year of grace has, as everybody knows, been appointed Special Commissioner of Immigration by the Dominion Government.

He is making a tour across Canada, studying conditions, and has addressed sundry Canadian Clubs between trains. Now Arthur Hawkes has one singular distinction in Canadian oratory—when he makes a speech he says something. Here are some meaty extracts from his address to the Canadian Club at Vancouver. The *News-Advertiser* called it “a remarkable address”—

“If I interpret correctly the possibility for us as citizens of this country it is that we may consciously combine with the Old Country to work out a high and exceeding salvation for the British Empire—the noblest nation of all time. But we will have to get right down to hardpan. Poetry and scenery are all very well, but they don't accomplish anything tangible. They don't pull any stumps or carry any grain to market. We have arrived at the time when every man should take stock of his country and of the Empire.

The Emigrant Made the Empire

The British Empire has been made by the emigrant, which just means you and me. They don't understand that in the Old Country as well as

they ought to, and we don't understand it as well as we ought to either.

“The Imperial Conference is the most remarkable parliamentary development of the past century, although it has no legal status. When the Conference meets in London the British public asks not what is England doing, but what are Canada and Australia and New Zealand and South Africa doing, and when the conference is in session the whole world is at the keyhole trying to find out what John Bull and his partners are getting ready to do.

“The Emigrant Come Back”

“What is this Imperial Conference? It is just the emigrant come back. The Old Country has a lesson to learn in this. (Take, for instance, the case of Sir Joseph Ward, and, perhaps even more significant still, of Rt. Hon. Andrew Fisher, Prime Minister of Australia. Some years ago Andrew Fisher took a third-class passage to Australia. To-day he is the Premier of the second of the great Overseas Commonwealths.

“There are 10,000 or 20,000 potential Andrew Fishers in the Old Country to-day, and if they don't go across the sea, it is up to the Motherland to give them every opportunity to make good.

“The average Englishman has to go back to the Old Country in order to find out what has happened to himself in Canada. When he goes back he discovers that he is a new man. He talks better. He is more self-reliant. He has lost the note of servil-

ity, and he has made the greatest discovery possible to an Englishman—the letter 'H.'

He's a Living Lesson

"When such a man goes back to the Old Country he goes back a living lesson to his countrymen, and it seems to me they have got to apply that lesson. If I am right in supposing that the emigrant from Britain is the means whereby the Mother Country is to recreate itself, how can we help our kinsmen to apply the lesson ?

"In the first place I think the British nation must learn to think imperially. We have never yet fully understood how we can use Britishers in Canada as the means of re-creating the minds of people in the Old Country."

Much time and money, the speaker said, was expended in the efforts to Christianize people in remote districts of China. "But," said Mr. Hawkes, "when we are trying to create a nation and to re-create an empire let us see if we cannot do something with our own kith and kin."

The Seeds of Ambition

Mr. Hawkes said that every emigrant who returned to the Old Country after making good in Canada sowed the seed of ambition in the young men of his village to come to Canada, or at least to apply some of the Canadian spirit to their lives in the Old Land. Every assistance should be given the British immigrant to the end that he might "make good." "If you are interested in foreign missions get a little bit interested in Imperial missions," said Mr. Hawkes.

"The extent to which we can influence Britain is absolutely incalculable. We can make ourselves both great and humble and contribute to the increasing greatness of the land from which we sprang by working hand in hand with our kinsmen across the sea.

"I wish I had been born in Canada," said Mr. Hawkes. "It must be a great thing to be a native-born Canadian, to be able to stand on the sea coast of Nova Scotia or upon the Plains of Abraham or on the shore of the Pacific and claim this great country as your own, your native land. But, after all, it is no small thing to have been raised in the cradle of nations, to have breathed the atmosphere of men who have carried the principles of liberty and fair play to all the parts of the world."

Mr. Hawkes was introduced to his audience by Mr. D. Von Cramer, the new president of the Canadian Club. At the conclusion of Mr. Hawkes' address, Mr. C. S. Douglas moved a vote of thanks and appreciation. (The Government of Canada was such, he said, that men of all countries found it possible to adapt themselves to Canadian life. At the same time the people of Canada wished to draw the drafts of immigrants from their own kith and kin in the Mother Country. He thought that the services of Mr. Hawkes would prove invaluable to the Immigration Department, and would not only assist in bringing the Britisher to Canada, but would help to leaven the British Isles with the spirit of Overseas Imperialism and democracy.

How Flag-waving Helps Prosperity

We Don't want to Become Flag Crazy, but Pride in the Old Rag counts in many ways and is a Neglected Part of our Patriotism in Building up Canada—Yankee Journalists Rub Things in, which are Here Considered

"Flag-waving, in the United States," writes Arthur Hawkes in *The British News of Canada*, "has been described as a disease, and, by inference, we are warned against contracting it. But because a man laughs himself into lockjaw is no reason why his neighbor should eschew happiness.

"The United States flag is young, and changeful—every now and then another star is slapped on to it; and the stars sing together. I have dared to tell several United States audiences that we do not mind their effusiveness for the Stars and Stripes; for those who have had a flag for a thousand years can afford to look kindly on symbols that are not one-seventh as venerable. An excellent characteristic of an American audience is that you can say anything you like to it, so long as there is an element of 'jolly-ing' in it.

More Than a Disease

"But flag-waving is something more than a disease in the United States. It has done a great deal to implant a republican spirit among the newcomers—the people whose citizenship must needs be made over again. The flag flies over every school-house, during tuition. From public buildings it is never absent. The intense doting on it at home has produced a somewhat repellant flaunting of it abroad; and if it were not for a good-humored

toleration in Canada, we might have had many regrettable incidents.

"Thousands of Americans who come to us for holidays run up their flag; albeit their countrymen would pull ours down, if we flew it on their soil. Awhile ago Major Beattie moved a resolution in the House of Commons providing that the Union Jack be above any foreign flag that is flung to the breeze. The Government endorsed the principle of the resolution, which their men voted down. A debate in Parliament does good, even when the papers give it short shrift. But what counts is the steady growth of patriotic sentiment everywhere, especially in schools. For we are in deep need of it."

The other day the Ontario Board of Censors came down on moving picture shows and refused to allow them to exhibit films showing the American flag. The supply of films in Canada being controlled by a New York company, the appeal was at once to Washington, to Queen's Park, and then to Ottawa. There were diplomatic exchanges, but Ottawa refused to intervene, and the Ontario Censors won't budge.

This Yankee Editor Laughed

Outpourings have come from American papers, which appear to think Canadians have no right to be sensitive on the flag question. George

Horace Lorimer, editor of the *Saturday Evening Post*, wrote an article professing to be amused. He couldn't imagine why Canadian patriots should object to seeing British Tommies put to rout by Uncle Sam's braves in a moving picture.

"If, in Canada, we must look at pictures of men running and others chasing them," says the *Toronto Star Weekly*, "we do not require to go back to Ethan Allen. If there are not scenes of interest enough in the world of to-day, we see no reason for going back beyond the days of Isaac Brock. [The same actors who perform one stunt could fake up another if put at the task. A rattling picture could be made of the affair at Queenston Heights, or that at Chateauguay. Or a fine picture of Detroit, Ont., at the close of the war, before it was returned by treaty, would prove quite a drawing card.

"There is no reason for faking up pictures of the kind mentioned at all. The world of to-day has its thousands of interests. But it is sheer gall to expect that the faked pictures of Ethan Allen shall be tolerated in Canada.

Don't Canadians Care?

"The editor of the *Post* says that Canadian youths, like American youths, do not care a rap whether British soldiers chase American soldiers or vice versa, so long as the moving picture is a good one. How does he know? When did he ever see in a moving picture exhibited in the United States American soldiers being chased? That kind of picture would make no end of a row if it were shown.

"American youths care a rap. And Canadian youths care a rap, too, as is shown by the kick they are making against being asked to sit and gaze at faked pictures meant to stir a jingo interest in the Stars and Stripes. These pictures are all right at home; they are popular, they are just what American audiences want, and for that reason they are just what Canadian audiences do not want. The film-makers may as well understand that if they want Canadian business they must consult Canadian taste.

"All the argument that has been heard on this subject must convince people in this country that the people of the United States labor under a strange incapacity to understand or allow for any national feeling but their own. Their own is intense. They do not even suspect the presence of anything similar in us. The absurd replies they have made to the protests which Canadian self-respect could no longer stifle make it quite clear that we must draw the line and keep it drawn in matters of this kind. We should insist on our own flag, or none."

Do We Deserve This Jibe?

Just before the general election the *Boston American* handed out this one:

"Outside the French-Canadians, the old English settlers and the purely British people, one must not set too much store upon the loyalty of Canadians to the Empire. The spirit of tolerance which allows the flag of another nation to be paraded through the streets, hung from housetops and worn in buttonholes, which permits the presence of the Stars and Stripes upon hundreds of thousands of mov-

ing pictures throughout the country and which even debases its nationality by putting the flag of another nation upon its pleasure boats, menu cards and railway time-tables as an inducement to draw a few more dollars, comes perilously near to treachery. For the mercenary object of attracting a few additional cents, a Nova Scotia railway prints the Stars and Stripes upon its literature, and a steamship company on the St. John River actually flies the American flag."

"Perhaps," says the *Toronto News*, "the American flag is allowed too much prominence in this country. Certainly we do not fly our own flag nearly enough. While the Stars and Stripes are so much in evidence here, it would be almost as much as his life is worth for a Canadian to hoist the Union Jack in some parts of the United States. We should not like our people to become flag-crazy, but we do think that all Canadians should develop a reasonable amount of national self-respect. As for those Canadians who hang out a foreign flag to secure trade they give a poor illustration of patriotism.

The Flag in Nation-Building

"This is not a matter of mere national pride and arrogance. The flag is an instrument of nationality. It can be made a powerful factor in nation-building. The rising generation and the ever-increasing army of settlers from other lands require to see more of it if we are going to make them true Canadians and loyal citizens of the Empire.

"The country is receiving immigrants at the rate of 200,000 to 300,000 a year, and probably the influx shortly

will amount to 500,000 or 600,000 per annum. To-day half of the newcomers hail from the British Isles. They already know and love the flag. The other half are Americans and continental Europeans. They must be accustomed to the Union Jack, and taught that it stands for civil and religious liberty the world around. They must learn that the quiet and security of their lives and their pursuit of comfort and happiness is guaranteed by the clustered crosses.

"The emphasis placed on the Stars and Stripes has enabled the United States successfully to assimilate millions of aliens and to make them loyal American citizens. The proportion of new arrivals to the standing population is larger in Canada than it ever was in the United States. Surely, therefore, in the interests of a united confederation and of a confederated Empire we cannot do better than impress the Union Jack upon all classes.

Hoist the Flag Over Schools

"The national and Imperial ensign should be given daily prominence in and out of the public schools. It should float more generally upon public buildings, from places of business and even in front of private houses. The flying of the flag is a patriotic duty that devolves upon every citizen. The national ensign may be made a potent influence in showing new arrivals and their children the supreme value of that citizenship to which they aspire in this Western land of liberty and safety. Viewing it, they may learn that it represents free speech, law and order, and the dispensation of equal justice to rich and poor.

"This bit of bunting flung out on

the upper air should be a source of inspiration to Canadian-born, British-born, and foreign-born alike. In a time of perhaps over-emphasized individualism it should remind us that we owe a duty to the State, and that a robust corporate consciousness must be cultivated if the Dominion is to realize a worthy destiny."

"Exploit our Maple Leaf"

Mrs. Coleman (Kit), whose pen phosphorizes whatever she writes about, drops some sensible words on the flag question.

"It is said," she writes, "that one good result of the defeat of reciprocity is that it has started a great wave of Canadian patriotism. Not before it was wanted. One of the things which strike a new-comer as strange is the apparent lack of that deep and fervent love of country which is characteristic of some other nations and races. Perhaps it comes from British reticence, perhaps because Canada is too busy commercially just now, occupied as she is with self-development. Perhaps the sentiment is there, but lies

" 'Too deep for tears.' "

"There is no need for the tears, thank God. This land is too bright, and young, and sunny, too charged with hope and enterprise for any doleful nonsense of that sort—but—couldn't we turn aside for a moment now and then to cheer her on, to wave our own good red flag, to exploit our Beaver and our Maple Leaf a little more?

Americans for Patterns

"One thing I honor our neighbors for is their devotion to Old Glory.

Not one whit more than we, deep in our hearts, honor the Jack and the Beaver—but they exploit it more. They teach the children love of flag and country; they wave their Stars and Stripes on every occasion and in every place they can—and here in Canada we give them the liberty to do it far too often. Raise the Jack over there and what a storm is stirring!

"You and I more than once have felt the wave of anger rise when our emblem was torn down or disfigured by alien hands; indeed, I had my best hat knocked over my eyes defending the old flag from a herd of small boys once in a border town, and if there is any enemy in this world I would run from it is the Small Boy of any nation. A regular Giant he is—out for the blood of any unfortunate woman who may happen to interfere with his games. To be hailed with 'Hello, old Pie Face!' is not an agreeable salutation to any woman of sensibility, even if it has a semblance of truth to back it; but 'old Pie Face' rescued the Jack that day and whacked the Small Boy with the handle of it good and plenty.

The Teaching of Patriotism

"To return to our flags. Canada stopped in her self-developing process long enough to assure Old Glory that this was no place for an alien ensign, and she did it soundly and to the admiration of old Britain, but let her do more. Let her make a science of educating patriotism and all that it stands for, into the hearts of the young people. For instance, we do not celebrate Dominion Day the way we should. There are no house decora-

tions, no little 'flag-buttonholes' for sale; very few Jacks flown, and fewer of the Canadian emblem. People go away to spend the holiday. There is

no patriotic enthusiasm. It might be any sort of a holiday instead of the Birthday of the greatest Dominion in all the world."

Business as a War-Preventative

A few centuries ago, war was the vocation of governments, and administration was their avocation. Nowadays, administration is their vocation, war is an unfortunate incident.

In those older days, when, as *Munsey's Magazine* remind us, war was the most important fact of national life, each country stood more or less on its own bottom. The interdependence which has come with intricate commercial and industrial relationships was unknown. A ruler or a government could open hostilities at his or its pleasure, and no other could forbid.

The finest illustration that recent times have afforded of the complete change from the older condition is to be found in the recent experience of Germany in Morocco. It seems that certain statesmen in Berlin thought, by threatening to involve Europe in a great war, to exact important concessions from France. Germany could count more men, more guns, more ships, than France, therefore France, it was assumed, must yield when confronted with a show of force.

Reckoned Without Realizing

But those responsible for the Agadir incident had reckoned without realizing how impossible it is, nowadays, for one power to act independently of the rest. Europe was not in the humor for

a big war. It was not willing to look on while Germany devastated France, or France exacted her revenge for 1870. The world has learned that the momentary advantage, the temporary prosperity, which comes to non-combatants in such a crisis, is a delusion. Nobody gets rich by the impoverishment of his neighbors.

Business has become the chief business of this world, and business lost no time impressing Germany with the fact that it did not want a war. No country can make war without paying the price, and no country can pay the price unless the business world is willing to furnish the cash. The financial powers gave emphatic signal of their disapproval of the German programme. Credits were withdrawn from the German bourses, bankers called loans to German houses, panic impended in German industrial centres. France, the capital of international finance, accepted the situation with a calm that was in marked contrast to her neighbor's nervous tension. Germany might have the men, the guns, the dreadnoughts, but France had the money and the sympathy of the Empire of Business. It was a humiliating discovery that the Germans made, but the demonstration was a good thing for them as well as the rest of the world.

War, doubtless, we shall continue to

have for a long time. There will come crises in which it cannot be avoided. But it will not come so often as it used to, and there will have to be a mighty good excuse for it before the

hard-headed financiers who handle the savings of the simple, peaceful, toiling millions of plain people will loosen the purse-strings that the war lords may spend.

Ontario Hygienic Institute

The Ontario Government, in the very near future, will pay over the amount voted for the equipment of the Hygienic Institute in London, Ont. The appropriation was voted some time ago, but there has been a delay in payment, pending an agreement as to the conduct of the institute. It has been decided by the Government to appropriate \$10,000 annually for maintenance, the \$5,000 originally voted having been considered inadequate. This amount will be incorporated in the estimates for the coming year. Control of the institute's affairs will be vested jointly in the faculty of the Western University and the faculty of the Medical School. The appointment of the superintendent will be subject to the approval of the Provincial Board of Health, which will co-operate with the Board of Governors. (To

the Hon. Adam Beck is due the credit for having the institute built and maintained in London.

The work of the institute will be along the lines of research in medicine, agriculture, hygiene and sanitation. It is the first of its kind in this country, and one of few on the North American continent. Its value to the province can hardly be overestimated. In medicine and hygiene the medical faculty of the university will be able to assist the institute, and the institute will help the faculty.

Western Ontario farmers will also have at their services experts for the solution of certain agricultural problems, and the Boards of Health in Ontario towns and cities may have performed here the various analyses and tests which have hitherto had to be made in Toronto.

Technical Education of the Worker

The fact that Canada is not yet abreast of the times in the matter of practical education for the mechanical trades is enforced by Dr. A. C. McKay, principal of the Toronto Technical High School, who says:

"When we sum up all the places of education that we have established it is seen that we are leaving out about 50 per cent. of the men and very many

callings in life. This is where we fall down in our educational system. Consequently, many of our young men cannot rise above the position of mere helpers and their incomes remain low. Statistics show that we spend for Public School education \$1.08 per student; for High Schools \$4.50; for Model Schools \$112; and for university students \$126. Yet nothing is done for

those who wish to become builders, decorators, specialists in manufacturing trades, and so forth. We are behind the times in this respect. In Germany and England industrial training is a large feature in the schools. The fact is that there are very few men in this country who can do special work. Most of those who can do this work are the older men who have come from the Old Land, where the apprenticeship system has prevailed. We are not supplying the demand.

To Meet the Need

"To meet that need," continued Dr. McKay, "the Board of Education is proposing to build a large and well equipped industrial school, in the centre of the city, and to establish branches in the east, south, and west ends. The plan is to have a day and

night school. The course for young men is to cover four years, and that for girls three years; as girls, who have to earn their own money, must be trained for their suitable callings too. Then the youth will go to his trade with a knowledge of its principles, and perform his duties intelligently.

"The need of a technical training for girls," he concluded, "is evident. There are about 45,000 unmarried women who have to earn their living in this city. And they should be properly equipped for it. The Government is with the movement; the Ontario Legislature, the labor unions, and the Board of Education are with us."

It is earnestly to be hoped that other cities will follow Toronto's lead in this respect. No subject is of greater importance to-day than the practical hand-and-eye training of the rising generation of Canadians.

A Bureau of Household Arts

In the cant phraseology of the times the "basic art" is the art of agriculture, but as a writer in *Everybody's* points out, there is just one employment more basic than agriculture. He suggests the establishment of a government Bureau of Household Arts.

The work of such a bureau would be to provide a collecting and distributing centre for the scattered but enormous quantities of information now being produced by schools and universities and laboratories with regard to the right feeding, the right clothing, the right housing, and, in general, the right care of human beings.

It would therefore make inquiries

into the selection and preparation of foods, from the standpoint both of nutritive value and of money-cost.

To Help the Children

It would study human hygiene, including in that term not only rules of right living for the individual, but the maintenance of a sanitary environment for him. Ventilation, drainage, refuse-disposal, would come within its field. It would thus be the equivalent, in large part, of a Department of Health. Further, it would study the physical and mental development and education of the child and would thus be the equivalent, in large part, of the

Children's Bureau proposed by many social workers.

The scope of a Bureau of Household Arts would therefore be *The Care of the Human Family*.

[The appearance of such a bureau is not conjured up out of the empty cabinet of sentiment. It is a solidier prospect than that. *It is the almost predictable outcome of events precisely parallel to those which led up to the federal Department of Agriculture.*

To Fight Mortality

For countless centuries plants and animals and human beings were all cared for by methods transmitted personally from father to son and from

mother to daughter. We have seen the nurture of plants and animals—farming—pass from being a provincial enterprise into being a world-enterprise on which all the applicable knowledges of all the known world are made to play. We are now seeing the nurture of human beings—housekeeping—make that same passage.

The fight against infant mortality would have its principal base in the Bureau of Household Arts. [The government experiment-stations would be enlarged to include, along with inquiries into the care of calves, inquiries into the care of children.

An All-Canadian Forestry Policy

Our Vast Lands now Unproductive must be made to Produce Timber, Which Grows Scarcer and More Valuable Every Year. Local Plantations for Local Supplies

By R. G. Lewis, of the Faculty of Forestry, Toronto University

SOME sort of a comprehensive forestry policy exists in almost every civilized nation. Even in countries like Denmark, where the forest has practically disappeared, there is a policy for reforestation of waste areas of heath and sand dunes.

In the United States and Canada the difficulty has been in the separate powers of the states or provinces. Each state has its own laws for the administration of timber lands, and only where new states or provinces are created is there a universal policy.

Forestry is an old science, dating back to the days of Charlemagne, and the underlying principles have been well understood for hundreds of years.

In each country, and in each climatic region of that country, different conditions exist, and these conditions give rise to changes in the general procedure. Just what the procedure in each isolated case will be must be determined by experiment. What serves in one place might cause disaster in another. On the other hand, what proves to be a satisfactory forestry policy in one country, may be slightly altered to serve in another region, thousands of miles away.

Trees for the Waste Lands

Northwestern Canada is very similar in climatic conditions to the better parts of Russia. The coast region of

British Columbia is similar to England. As we had to go to Norway to find a kind of wheat suitable for our northern prairies, we may have to go to Russia for a type of timber tree for the vast areas of waste lands west of Hudson Bay.

The forestry policy of a country should be universal for that country in principle, and the details should be worked out by experts, who can bring the experience of the world to their aid.

In Canada the older provinces control their own timber lands, and each adopts a method of its own. Each has its own way of measuring timber. There are in existence a dozen or more log rules in Canada. Confusion is always present under such conditions. One province makes certain rules for the protection of timber lands from fire, and its neighbor makes entirely different regulations, although the boundary between their forests is a purely political one.

In the new Provinces of Alberta and Saskatchewan, in Manitoba and in the twenty-mile-wide railway belt in British Columbia, the timber lands are controlled by the Dominion Government. The Department of the Interior has a forestry branch that has accomplished wonders in outlining a plan for the control of these lands.

Money in Useless Land

With the exception of the railway belt there is very little timber on these lands. But there is a large area of potential forest land; land unfit for agriculture, which will support and has supported tree growth in the past. This land should be withdrawn from

settlement. The timber existing should be protected from fire and injudicious lumbering. It should be controlled by one body, and so managed that it will produce a crop of timber large enough to supply the local demand for all time. This can only be done by one administration to bring about satisfactory results. If the control is vested in the separate Provincial Governments they will lose the benefit of the work already done by the Federal Government, and the country at large will lose the source of future supply. An interchange of ideas and experience stimulates any business. A conservation of ideas in one isolated administration will result in a lack of conservation of resources.

The forestry branch at Ottawa has just succeeded in getting on its feet. Rough surveys have been made of part of the waste lands of the North-West and information has been gathered concerning the extent of the non-agricultural land. This has been withdrawn from settlement, and laid out as forest reserves. In no case has land been withdrawn that would support agricultural crops. Timber has been found in considerable quantities on this land, and timber can be grown on all of it. The idea is to prevent so-called settlers from holding timber lands for speculation. Where timber is found on good agricultural land it is reserved only to protect it from fire and damage until it can be cut and marketed. After the boundaries of such reserves are determined the timber is estimated and the country carefully mapped. A plan of management for that particular reserve is then prepared and carried out by trained foresters and

woodsmen in the employ of the forestry branch. From lack of funds this work has been necessarily slow, and has covered only a small part of the total area.

The Scarcity of Timber

The most important fact to bring before the public is the scarcity of timber, and this can only be done by making surveys of the vast regions north of the prairies and south of the limit of tree growth. Much of this country has been swept by fire. Much is swampy, muskeg country, and on the northern limit of this belt the timber is small and scrubby, except along the watercourses. The old explorers travelled along the watercourses and fondly imagined that all Northern Canada was one huge timber forest. This idea is rapidly disappearing as surveyors come back with accurate data showing enormous areas of tundra or barren, open muskeg, where timber was thought to exist. Along the line of the Hudson Bay Railway there is scarcely enough timber to provide for the rough construction of the line itself.

It might be safe to say that there is enough timber in the three prairie provinces to provide for the local demand, outside of the big cities, until the country is settled. By that time, if a forestry policy has been maintained and the waste areas and cut-over lands have been replanted, there should be an existing forest large enough to supply the wants of the western provinces for the future. In the past summer several parties were engaged in this work in Manitoba, Saskatchewan and Alberta.

Reserves are Established

In Manitoba many reserves have been established, and are now under management. Timber in the real sense of the word does not exist on any of these reserves, but the poplar, spruce and jack pine are sufficient to supply the local demand for firewood and fence posts, if properly administered.

In Northern Saskatchewan and Alberta there is quite a supply of saw timber, spruce and tamarac, which is not of the first grade, but is, nevertheless, very valuable locally. The lumber used on the prairies at present is imported, mostly from British Columbia on the western side, and from Ontario on the Manitoba side. The prices are almost prohibitive on account of the high freight charges. For rough construction work, spruce, jack pine and tamarac are good enough, and the supply is greater than most people imagine.

Take, for example, the new Peace River country, and the Valley of the Athabasca and Lesser Slave. This is destined to be a great farming and stock-raising country, and there is enough timber in the immediate vicinity to serve for buildings, fences, railway ties and construction timbers.

Vast Potential Forests

In the Swan Hills, south of Lesser Slave Lake, on the direct route to the Peace River, is a potential forest several hundreds of square miles in extent. The timber is mostly spruce and lodge-pole pine. The existing areas of timber run as high as thirty thousand to the acre for spruce, and over a hundred first-grade trees to the acre for lodge-pole pine. This country is

non-agricultural, being rough and hilly, and covered with stony soil. Timber has existed here in the past in great quantities, but it has been burned and cut by unlicensed lumbermen until only a shadow of its greatness remains. But the fact is clearly demonstrated that timber can grow there to a merchantable size. It only remains that careful management be instituted and this one small part of the vast country would become a valuable source of supply for the future.

It is to be hoped that the new Gov-

ernment will see fit to retain its control of the lands and forests in the new provinces. This control cost the people of Canada a large sum of money and it should be wisely administered. One policy for the control and lease of timber lands, one plan for the exploration and estimation of new areas of forest, one governing body of experts for the management of timber reserves for the future, and the people of the west will have the question of their future supply of timber settled for all time.

The Bahamas May Come In

The movement on the part of the Bahama Islands to secure closer connection with the Dominion was advanced another step when Sir William Grey-Wilson, a cousin of Earl Grey, addressed the Toronto Empire Club recently. Sir William had been Governor of the Bahamas for six years. He discussed the possibility of a commercial and political union with Canada, and stated his belief that should the Dominion accede to the desire of the Bahamas the whole of the rest of the British West Indies would speedily follow.

Speaking of the United States, with all their tropical and semi-tropical possessions, Sir William thought the flocking down to the Bahamas of Americans in vast numbers was a tremendous tribute to the finest climate in the world. They had only had seven hot days in the past season, and the temperature varied from 62 to 77 degrees. The bathing was unrivaled, and the brilliancy of the colors of the marine scenery was such that eminent artists told him they dare not attempt

to portray such rainbow brightness.

The Bahamas are three days from New York, or 17 hours from Florida.

Commercially the Bahamas are important, as having the largest territory in the British West Indies. The main steamship lines of the world intersect the islands, and the opening of the Panama Canal will greatly increase the traffic. The Islands require the produce of the North, which is not grown in the West Indies. Nearly 80 per cent. of their American imports are from the United States, and only 2½ per cent. from Canada.

"I ask you, gentlemen," said Sir William Grey-Wilson, "why the 80 per cent. now imported from the United States should not be imported from Canada? It is a reproach to us, who seek to draw together the outlying portions of the Empire, if we do not endeavor to divert the whole of that 80 per cent. from the United States to Canada."

The House of Assembly has asked for the appointment of Commissioners

on the part of Canada and the Bahamas, to enquire on what terms the fusion could be carried out. Such

a commission would leave Canada free after the enquiry to accept it or reject it.

Increase British Trade in Canada

SPEAKING before the Canadian Manufacturers' Association recently, Mr. Richard Grigg, His Majesty's Trade Commissioner in Canada, gave expression to a sentiment which is, perhaps, not realized as clearly as it should be. "So long," he said, "as the production of Canada in regard to manufactured articles is not equal to the market afforded by the country, you must have imports of manufactured goods. The question which interests you and interests me is from what quarter are such manufactured goods to be obtained? I represent a desire to maintain, and, if possible, enlarge, the volume of British trade in friendly competition with all importers, and while it is unavoidable that such competition may sometimes seem to be directed against production, yet I can say that my desire, for whatever it is worth, is to enlarge competition rather against imported goods than against the products of Canadian manufacture.

Magnitude of Resources

"And this fact must be remembered, that in order to convey to the British manufacturer and merchant the size and character of the Canadian market, it is my pleasure as well as my duty to convey also to him an idea of the natural resources and industry of the Dominion which will indicate the magnitude, present and future, of the market, a part of which he desires to

supply. I hope it will be felt that the British Trade Commissioner has not failed in his duty in reflecting the actual conditions and the probabilities of the future in this great country.

"It is sometimes said that the Britisher does not know as much as he might do about Canada. That is a common remark in every country of every other country, and if severe critics of the poor Britisher were asked geographical questions about Great Britain they would appear to very little better advantage than the Britisher does about Canada.

Is Britain Decadent?

"Of late years it has become the fashion to speak of the decadence of British industry. Well, gentlemen, in the year 1902 the products of British industry exported to all countries amounted in round figures to \$1,379,000,000; a steady progress has been maintained through the intervening years, until in 1910 the export of British industry reached the largest figures ever known, viz., \$2,094,000,000, and the increase of the five years from 1905 to 1910 amounted to no less than thirty per cent.

"These figures rival Canadian progress and make it very difficult to say that the Britisher has gone to sleep and has had his day. On the contrary, you believe, and I believe, that Great Britain with her sturdy sons around her will long continue to grow and prosper."

The Importance of Pure Water

WITH the increasingly rapid growth of Canadian cities there is no question of greater urgency than a constant and sufficient supply of pure water. It is satisfactory to note that many towns and cities are fully alive to the necessity of purity as well as volume of water, but there are still a few places where the supply leaves much to be desired.

In any water service for the supply of human beings the question of placing its wholesomeness—of guarding it absolutely against contamination, or of subjecting it to such a process of sedimentation and filtration as will definitely ensure its purity—should be the primary consideration.

Year by year the fouling of the lakes and rivers becomes worse. Farm drainage, city sewerages, filth borne by floods becomes greater.

Many of the cities of the continent are becoming alive to the importance of water purification, but others have taken refuge in neglect, and in preparing for waterworks extensions, entirely ignore the matter of purity.

For many years the city of Washington, D.C., presented probably the

highest typhoid rate of any of the large United States cities. Sanitarily and economically the situation became intolerable. A few years ago an elaborate system of filtration was introduced and river water, far from pure, was utilized. By a process of sedimentation and filtration this was rendered wholesome, and there was an immediate drop in the typhoid rate. From being one of the most typhoid scourged cities of the United States, Washington in a few years attained an enviable position in the list. The expense incurred was large, the works costing about three and a half millions. They provide for more than twenty-five filtering basins, three of which are always in process of cleansing. Bacteriological experts conduct continuous tests, and nothing is spared to maintain the efficiency of the purifying process. And it pays. From a simple dollars-and-cents point of view, it has been shown that the saving effected by the avoidance of typhoid losses more than meets the cost of the system.

Members of local governing bodies can have no higher ideal to work for than a pure and plentiful water supply.

To Encourage British Settlers

The Duke of Sutherland, one of Scotland's largest land owners, who owns vast estates near Edmonton, in his recent trip to the West made arrangements for the furtherance of his big scheme to place on Western farms some of the sturdy

farmers from his Scottish estate. Next spring the first batch of men will come from Scotland to take up the land the Duke has purchased.

In an interview the Duke stated that his object was to encourage English and Scotch immigration to the farms

of the Canadian West. Instead of Ruthenians, Galicians and Doukhobors, the west should be settled by British citizens, who would develop into good loyal Canadians. He intimated that the foreigners who had taken up so much land in the west were poor settlers and poor citizens.

Scotchmen, Englishmen and men from the United States made good settlers, said the Duke. The Americans were coming in well enough because of their proximity to the new land, but the English and Scotch need some encouragement and assistance. He is endeavoring to pave the way for them. A dozen farms had been prepared by himself near Clyde, Alta. There were 2,500 acres in that block of land. It was close to the C.P.R., and the C.N.R. was building a line near it.

On his own 1,500 acre estate near Edmonton, the Duke will put laborers from his Scotch estates, and there they will learn the art of farming and will in time be able to buy their own land.

The wages on the Duke's farm will be double what they receive in Scotland.

The major object of the Duke's visit to Canada was to interest prominent Canadians in the formation of a syndicate for the purpose of bringing out good men to settle in the West.

The Duke's desire is to merely start the matter and to have it followed up by similar colonization projects in the way of prepared farms started throughout the country.

Many big Canadians have been seen by the Duke so far in his efforts to get his scheme going. In Toronto he has put the matter before Sir Henry Pellatt, Sir Edmund Walker and Sir Wm. Mackenzie. In the West he has seen Sir Wm. Whyte, Sanford Evans, Carter Cotton and others. It is understood that all are favorable to the scheme. Several members of provincial parliaments have endorsed the proposal and will further it in any way in their power.

An Essay on the Automobile

George Fitch in the Ford Times:

The automobile is a rubber-tired cash separator which is being used largely to keep prosperous citizens from worrying over how to invest their money. There are a great many varieties of cash separators, but the automobile is by far the best. It can go through an ordinary flush citizen in a very few months and leave very little cash in the tailings. In fact, its work is approached in thoroughness only by the private yacht, the society bug and the private school for girls.

The automobile is driven by gaso-

line, assisted by water, oil, electricity, wind and gas, and sometimes horses and mules. Some drivers have also used brains with great success, but the supply is too limited to be generally adopted. If every automobile driver were equipped with a small set of brains, we would have no more accidents which occur while a car is being driven about 15 miles an hour, the speed limit.

An auto consists of an engine with 175 parts, connected by a clutch with 95 parts to a gear box with 75 parts and then to a differential with 50

parts. When all these parts are feeling well and are working together like the Old Guard Republicans in New York, the automobile is said to be in good running order. If any individual part of an automobile is feeling convalescent, and will not work at all, the man who wants to sell the machine to you second-hand, will solemnly swear that the machine will run like a watch.

Come In All Sizes

Automobiles come in all sizes, including the piker size, the family size, the bank director size and the fool size. A small car with only 12 condensed horses in it can be bought for \$350 and can be driven over the curb and into a tree as successfully as a big car which cost \$5,000 and has tires as fat as elephant's legs.

Automobiles are now very carefully made and are entirely practicable, being used for hauling trunks, transporting passengers and getting rid of the idle rich. Automobiles are made which can run 100 miles an hour, but fortunately, others are made which can run two miles an hour and will stop when requested. Very few automobiles break down any more, but the number of owners who break up is steadily increasing. This is because the automobile is no longer a weird hobby, but a badge of prosperity, and a great many people are wearing the badge who can't afford to pay their dues.

New Things, New Records

Automobiles are more costly now, because they are more reliable, and also because hundreds of people are

busy every day inventing new things to hang on them. Ten years ago an automobile would go ten miles and then stop a month, because of a 50-cent breakdown. But now an auto owner will go 200 miles, pay \$35 in fines, wear out \$50 of tires, eat \$10 worth of food, knock \$75 out of a \$40 buggy and neglect \$1,000 worth of business all in one day.

The number of automobiles made in this country next year will approach 225,000. This will not supply one-fourth of the people who want them, but after the people who can afford them have bought, there will be 100,000 left—and they will all be sold.

CITY PLANNING AND CIVIC ART

TOWN planning is a subject of which much is heard these days.

It deserves the attention of authorities in cities and towns of every stage of development, and the earlier in the history of the municipal community sensible ideas of town planning are adopted, the better, as prevention is always less costly than cure. True principles of town planning underlie not only the lay-out and structure of the town but they are also at the bottom of good municipal government.

The efforts now being made in some of our larger cities to obtain some control over the lay-out of new districts, point to a desire to do something to put a stop to the present haphazard style of laying out a city. The old country has gone far ahead in this respect, and instead of creating more slums, "garden suburbs" are being planned

and laid out. The necessity for some such action in the rapidly growing cities of Canada is obvious.

The problem of the great cities of to-day is to provide light, air, ample means for healthful recreation, relief from congestion, facilitation of traffic, housing of the poor, better public improvements and attractive surroundings for the multitude.

It would be of great advantage to any city if a commission of citizens in every way qualified for the task were appointed to make a thorough study of the municipal situation and bring in recommendations to form the basis of improvements and serve as the guiding principles of the future. One member of that commission ought to be particularly competent to review the financial position of the city and lay down the lines for reform.

NIAGARA MORE THAN HALF USED UP

The first inventory ever taken of the water-powers of Canada has been completed by the Commission of Conservation and the results are embodied in a large profusely illustrated report just issued. The investigation,

which has extended over a period of two years, shows that there are 1,016,521 horse-power developed from water-power in Canada.

The power situation in Ontario is treated very fully, special attention being given to the power possibilities at Niagara and the conditions affecting development there. Each of the power companies operating there, whether on the Canadian or American side, is described in detail.

Reference is made to the granting of franchises to develop power at Niagara Falls. The report states that the low water flow of the Niagara River would yield at the falls about 2,250,000 horse-power, of which Canada's share (one-half) would be 1,125,000 horse-power.

"Franchises have already been granted," says the report, "and plants partially completed, for the development on the Canadian side of the river, of about 450,000 horse-power. In other words, instead of millions of horse-power being available as is sometimes stated, it appears that about one-half, and by all odds the better half of Canada's usable share of Niagara Falls power has already been placed under private control."

BUSINESS is done only where there is enthusiasm. Without good cheer, firm faith in the future and in your fellow men, you are a candidate for the Down-and-Out Club.

There is always excuse for hedging if you want to make use of it. The law of inertia is ever at work—fight it! Factory melancholia is fatal.

The man who starts a bear movement and the business-baiter are social pests and commercial bacteria. Let their names be anathema forevermore. Sign your letters, "Yours for Prosperity."

—Elbert Hubbard.

BANKING AND FINANCE

Our Big Fire Losses—and Why

Inexcusable! Carelessness! is a Serious Factor in too many cases, and loss of Life and Property the result. The "No Smoking" sign and the Faithful Watchman count for little when everybody else is careless. What we should do about it is here set down.

That loss of life and property by fire in Canada is far bigger than it need be is the general opinion of experts and thinking people generally. Here are some of the causes attributed to our fire roll in November:

Five upset lamps, 3 incendiarism, 2 gasoline explosions, 2 careless smokers, 2 overheated stoves, 2 defec-

tive wiring, and one each of the following: Grinder ignited grass, sparks between chimney and wall, waste paper near radiator, crossed electric wires, spontaneous combustion, overturned lantern, overheated pipes, overheated gas stove. The origin of a large number of the fires which occurred during the month were reported as unknown.

The *Monetary Times'* estimate of Canada's fire losses during November amounted to \$1,506,500, compared with \$580,750 for October and \$1,943,708 for the corresponding period last year.

The following is an estimate of the October losses:—

Fires exceeding \$10,000	\$1,222,000
Small fires	88,000
Fifteen per cent. for unreported fires	196,500

Total	\$1,506,500
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The following are the monthly totals compared with 1909 and 1910:

	1909.	1910.	1911.
January	\$1,500,000	\$1,275,246	\$2,250,550
February	1,263,005	750,625	941,045
March	851,690	1,076,253	852,380
April	720,650	1,717,237	1,317,900
May	3,358,276	2,735,536	2,564,500
June	1,300,275	1,500,000	1,151,150
July	1,075,600	6,386,674	5,384,300
August	2,582,915	1,667,270	920,000
September	1,615,405	894,125	1,123,550
October	2,208,718	2,195,781	1,506,500
November	935,191	1,943,708
December	1,433,813	1,444,860

Total	\$18,905,538	\$23,593,315	\$18,592,625
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Many Large Fires

There were twenty-seven fires at which the loss was \$10,000 and over.

The fires at which damages of \$10,000 and over occurred were as follows:—

Progresston, Ont.	Woollen mill	\$ 10,000
Regina, Sask.	Warehouse	160,000
South Clinton, Ont.	Planing mills	10,000
Melville, Ont.	Evaporator, etc.	15,000
Pembroke, Ont.	Factory	35,000
Lachine, Que.	Gasoline launches, etc.	15,000
St. John, N.B.	Residence, etc.	12,000
Bethany, Ont.	Business block	20,000
Toronto, Ont.	Factory	10,000
London, Ont.	Business section	455,000
Port Haney, Man.	Store	25,000
Victoria, B.C.	Building	100,000
North Bay	Store	10,000
Ottawa, Ont.	Club house	35,000
Gretna, Man.	Business section	15,000
Halifax, N.S.	Stable, etc.	10,000
Winnipeg, Man.	Garage	11,000
Golden, B.C.	Business section	27,000
Belleville, Ont.	Business section	23,000
Harvey Junction, Que.	Mill	15,000
Ottawa, Ont.	Garage	10,000
St. Stephen's N.B.	Business section	50,000
Mattawa, Ont.	Hotel	12,000
Disraeli, Que.	Business block	75,000
St. Jerome, Que.	Convent	20,000
St. Thomas, Ont.	Packing plant	12,000
Quebec, P.Q.	Hotel	30,000
Total		\$1,222,000

The Structures Destroyed

The following structures were destroyed or damaged: 24 stores, 21 residences, 12 barns and stables, 11 factories, 9 business sections, 4 hotels, 3 garages, 2 stations, 2 boathouses, and one each of the following: school-house, church, printing office, slaughter house, evaporator, carriage shop, boiler-house, boathouse, golf club house, steamship, electric station, convent, packing plant, hotel.

The animals destroyed by fire were: 56 horses, 51 cows, and a large number of hogs and poultry. There were also destroyed 25 tons of hay, 200 bushels of oats, 22 gasoline launches, 25 automobiles and 5 taxicabs.

(The number of deaths from fire last month were 20, as compared with

17 for October and 19 for the corresponding period last year. Unfortunately, the number does not show any signs of diminishing.

Carelessness, Carelessness.

Fire waste in Canada is far too great. We are almost as bad as the United States. Nearly one-half of our fires are caused by somebody disregarding the fire peril. Edward F. Croker, for twelve years fire chief of New York, puts down the causes of fires in this order:

Carelessness in factories, which in most cases means dirt and rubbish and oily waste. Carelessness in the use of matches. Do you stop to watch where a lighted match falls after you have lighted your cigar? Bad electrical wiring. Careless housekeeping. Dark and dirty hallways. People, at night, scratch matches to find their way about, throw the match in a corner into a pile of rubbish, and a few hours later there is a call for the firemen. Dark basements. Tenants go down after coal or wood with a candle or with matches. A startling number of bad fires occur this way. Oil stoves. Old-fashioned oil lamps. Cigar and cigarette stubs. They are petty things taken one by one, but they are the principal reasons for the great number of fires occurring in cities.

We Play With Fire

"Ugly fires," says Mr. Croker—"oil, factory, packing house, or lumber yard—are practically all caused by inexcusable carelessness. This is one of the facts that makes the experienced fireman feel strongly against our national habit of playing with fire. It is true that in buildings where inflammable material or explosives are kept, and in industries where the danger of fire is greatest, certain regulations are in force to minimize the peril. (These regulations consist mainly of signs reading 'No Smoking,' a watchman whose job is to keep an eye out for incipient fires, and a few fire extinguishers on the wall. And thus regulations are in force solely because the insurance underwriters insist upon them, and not because the owners of the establishment are awake to the fire peril and seek to do their duty in this matter.

"It requires no training in fire-fighting to understand how utterly inadequate such precautions are. In nine cases out of ten when small fires start in such places—as they are sure to start sooner or later—these safeguards amount to nothing."

Is Prevention Hopeless?

Since leaving the fire department of Greater New York to take up the work of preventing fires, Mr. Croker has been asked many times: "Do you not think it is a hopeless task?"

The answer always has been that, if he did think so, he naturally would not attempt to start such a campaign. But the question illustrates the attitude of a good portion of the public toward the fire problem. Most people look

upon fire as something inevitable, almost natural, and consider their prevalence in this country something that must be borne, along with other damages caused by the acts of nature.

This is all wrong. The average fire is no more to be accepted as inevitable or natural than is the collapse of a poorly built building. Both may be ascribed to the same specific causes: careless building, careless inspection, careless usage. Both are preventable; and the occurrence of either is not to be considered as due to anything but pure, man-made carelessness.

The work of fire-preventing is not a hopeless task. On the contrary, if owners and occupants of buildings throughout the country would adopt and put into effect a proper standard of cleanliness, inspection and common-sense carefulness, the number of fires in this country would be reduced 50 per cent. within a year.

The Ounce of Prevention

Automatic sprinklers and automatic alarms should be installed to the last limit of precaution. There is no case where the old adage, "an ounce of prevention is worth a pound of cure," is as true as with fire.

The doors should open outwardly and be fastened only in such a manner that they will yield instantly to slight pressure. The windows should be unobstructed and the fire escapes should lead to safety instead of into a trap. These are the changes that could be brought about without any revolution in most establishments, and they would be sufficient. It is the lack of them that is responsible for most of our fires and loss of life.

Is Fireproofing a Farce?

The science of fireproofing is a farce. What good does it do to make the walls, floors and ceilings of a building fireproof if you will fill it with inflammable material and fittings and expose them to contact with fire? It saves the building to some extent it is true. It doesn't save anything else. There is no such thing as a fireproof factory.

But with all these things—fire prevention, better buildings and better men in the fire departments—the war against fire never will be won until the people of this country have become educated to the new idea.

Teach It in The Schools

It is the individual citizen who is responsible for the prevalence of fires, and he will continue to be so until he has been differently trained. You could build a country full of so-called fireproof buildings, and a careless people would find a way to burn them up. It is not too much to say that this education toward carefulness in regard to fire should begin with the training of children in the public schools. The boy who has been taught to regard fire as something that should be handled with the same care as explosives, or poisons, or deadly weapons, will not forget it when he becomes a man. The necessity for proper carefulness will be with him always.

The West and the Careful Investor

The Attitude of Loan and Insurance Companies should Inspire Confidence. There is nothing safer than good First Mortgage Loans on Farm Property. Municipal Debentures are also good.

IF there are any Doubting Thomases who doubt the soundness of the Canadian West as an investment field, the attitude of loan, trust and insurance companies should inspire confidence aplenty.

Broadly speaking, the Canadian West to-day offers two branches of investment that between them cover the requirements of the conservative investor who, at the same time, desires larger income return than older settled communities afford.

These consist of municipal debentures and well selected first mortgage loans—particularly on farm lands favorably situated.

According to *Western Finance*, of Winnipeg, at the beginning of 1910 the invested funds of insurance, loan and trust companies in the three Prairie Provinces alone totalled well over \$105,000,000. By the close of the year this total had increased to \$135,000,000 and by now is probably \$150,000,000.

Nor does this amount take into account the investments which trust companies have been instrumental in placing in the West on behalf of private clients.

Then, too, there are in Winnipeg, Regina, Calgary, Edmonton and other centres, well-established investment firms whose activities vastly supplement the above figures.

The noteworthy increase of over 25 per cent. during 1910 in the Mid-

Western investments of staid financial institutions is significant of their strong faith in the stability of the West's progress.

Ups-and-downs there will sometimes be. Local crop failures, too, are always possible. The season of 1910 was about as generally trying as can be well imagined—but the estimates of only a 90,000,000 bus. wheat crop were followed by a crop of well over the hundred million mark.

It would take a harvest outlook much less favorable than that of last year at its worst really to disquiet mortgage loaning institutions. In fact, even a comparatively general crop failure—which at no time seems possible over so wide a cultivated area as the West now possesses—would not affect the permanent value of investments in mortgage loans.

The Personal Side

J. R. Lowry, manager of the Bank of Hamilton at Fernie, B.C., has been promoted to the post of inspector of branches for Alberta. He is succeeded by J. R. Sloan, of Mordan, Man.

J. M. Lay, manager of the Nelson branch of the Imperial Bank, has been appointed manager of the Victoria branch.

W. E. Jardine, manager of the Bank of New Brunswick at Fredericton, has resigned and will go to Vancouver where he will take over the management of the Bank of Vancouver.

Financial Statement Shows Prosperity

The Dominion financial statement for November gives indications of prosperity and buoyant revenues.

During November the consolidation revenue was \$11,595,670 as against \$10,001,060 in November, 1910.

In the eight months of the fiscal year the aggregate revenue was \$87,886,848, compared with \$75,875,446 in the corresponding period of last year, an increase of over twelve millions.

The expenditure during the month

on consolidated account, was \$7,485,650, and for the eight months, \$47,784,009, a very slight increase over the same periods of last year.

On capital account \$15,835,194 has been spent in the eight months, almost exclusively on railways and public works.

The total net debt at the end of the month was \$315,436,632, a decrease since October of \$535,356, and during the eight months, of \$3,157,291.

British Savings Come to Canada

**Sir Robert Perks says the Old Country will send us
£30,000,000 Sterling in 1912.**

Sir Robert Perks, the English millionaire contractor, and one of the most eminent Methodist laymen in the world, was in an interesting vein as he discussed Canada's financial relations to the United Kingdom, prior to his departure for England.

Montreal, he said, had received no less a sum than thirty million pounds sterling from England last year, and he thought the amount to come over the water to aid in the development of the Dominion during the year now coming to a close would reach about the same figure.

"We in England are afraid," he added, "of the too radical tendencies of the powers that be, and knowing that Canada is a country of boundless prairies, immense timber domains, and splendid mineral deposits, the purse strings of John Bull are loos-

ened and millions of British savings are poured into this country."

Sir Robert referred to the savings of the English people, which he estimated at \$750,000,000 a year. He figured that British savings during three short months would pay for the whole cost of the Georgian Bay canal.

He thought that public sentiment favored the early construction of this work, although he declined to tell what Premier Borden said of the matter when he was interviewed by Sir Robert the day before. He was glad to know that the great railway corporations had practically withdrawn their opposition to the project and said they were wise. The canal would carry the heavy products such as lumber, pulp and other commodities at a rate which would be very unprofitable

business for the railways, and the latter could get any amount of profit out of the manufactured goods, conse-

quently, the construction of the national waterway would be profitable to all concerned.

Easy to Forge Certified Checks

**Mr. Eckardt tells How Banks might Safeguard Themselves
Against Cheques from distant towns in a very simple way.**

Unlike some other branches of the forger's art there does not appear to be any considerable difficulty in counterfeiting the rubber-stamp used by banks in the certification of cheques.

As Mr. H. M. P. Eckardt points out in the *Monetary Times*, the activity of the certification-forger has already served to discredit to some extent this particular method of intimating that the drawer of a cheque has the requisite amount of funds at his credit. It cannot be said that the mode of attack on the banks is novel or that it is difficult to resist. Where this particular trick is successfully tried in Canada it usually owes its success to inattention to rules or carelessness on the part of the bank officials immediately concerned.

For many years there has been a rule in the well-regulated banks forbidding the tellers to cash for strangers certified cheques on other banks. It is a simple matter to get a certification stamp similar to those used by the banks; and as for the ledger-keeper's initial, that is never known in a distant town or city. So when a stranger presents himself at the counter and hands in a certified cheque on a bank in some other town or city, up-to-date banking practice calls upon the bank officer to whom such cheque is tendered to ignore entirely the purported certifica-

tion on the instrument and to refuse to pay cash or accord credit until the bank has absolutely secured itself against loss, by the endorsement of a responsible party whom it knows or by some other means.

The bank might safeguard itself satisfactorily by placing the amount to the credit of stranger's account, providing he was identified, on the strict condition that no part of the credit balance thus created should be withdrawn in any form until the bank had positive evidence that the certified cheque had been authenticated.

The prominence given to these recent forgeries is likely to have an effect in impressing upon the mind of the business community the fact that the certified cheque is not suitable or proper as a means of remittance to a party in another town or neighborhood unless he is known to the banks in his town as a responsible person. If he is a stranger or traveller unable to get a local endorser, he may have difficulty in negotiating his cheque. In a case of that kind it is desirable that the responsibility of the bank holding the funds to be transferred shall be attested with more formality and distinctness than a mere certification of stamp and a ledger-keeper's initial can supply.

Some Bank Statistics

The monthly banking statistics, as reported in the bank directory, show that during November, 23 new branches of the Canadian chartered banks were opened and closed. La Banque Nationale makes the first appearance, with three offices, two in Montreal and one in Verdum, Que.

There are now 2628 banking offices representing branches of our chartered banks, 2,560 offices being within the Dominion.

The statistics as of date Nov. 30th, follow:

Ontario	1,020
Quebec	398

Nova Scotia	113
New Brunswick	74
Prince Edward Island	14
Manitoba	189
Alberta	219
Saskatchewan	321
British Columbia	208
Yukon	3
N. W. T.	1

Total for Canada	2,560
In Newfoundland	12
Elsewhere	56

Grand total 2,628

Mortgage Money in Winnipeg

THE *Financial Post* says that most of the loaning companies in Winnipeg are practically loaned to their limit. The winter will see many of them out for more money for next year's operations.

What money comes back to Winnipeg in the form of interest and principal repayment will be available for re-loaning, but this will not be quite so large as expected before the bad weather sets in.

Those companies which draw their funds from Europe are in a fortunate position. Their operations had to be curtailed somewhat because of the trouble between Germany and France. Now that is out of the way, and the supply of French money is unusually large for this season of the year.

The Canadian Mortgage Association has just succeeded in placing de-

bentures to the extent of \$4,000,000 in France, and this will be available for the west. In little more than two years this organization will have placed in the west a sum of \$8,000,000. This constitutes somewhat of a record in quick loaning. The Netherlands Company has also a large sum, which it is placing at the present time.

BANK IN REMOTE NORTH-WEST

Edmonton, Alta., Oct. 4.—The Canadian Bank of Commerce has opened a branch at Grouard, Alberta, in charge of H. S. Bruce. Brouard is situated at the west end of Lesser Slave Lake, in the Peace River district, about 250 miles north-west of Edmonton.

CANADIAN IMPORTS AND EXPORTS

A Summary of Overseas Trade

Year ending July 31st.	1908.	1909.	1910.	1911.
<i>Imports for Consumption.</i>				
Dutiable goods	\$ 192,556,108	\$ 188,742,829	\$ 248,631,085	\$ 293,409,897
Free goods	119,185,571	121,769,822	152,665,187	171,927,254
Total imports (mdse.)....	311,741,679	310,512,651	401,296,272	465,337,151
Coin and bullion	6,716,197	7,871,573	8,250,025	13,508,687
Total imports	318,457,876	318,384,224	409,546,297	478,845,738
Duty collected	52,174,512	51,674,454	65,460,947	76,386,943
<i>Exports.</i>				
<i>Canadian produce—</i>				
The mine	38,663,572	37,066,831	39,877,342	43,081,870
The fisheries	14,348,693	12,622,140	16,441,061	15,546,644
The forest	42,810,151	41,112,588	48,455,654	42,992,252
Animal produce	54,507,717	52,930,482	53,313,811	51,812,369
Agricultural products	61,340,400	75,086,728	95,919,216	83,662,672
Manufactures	28,748,002	29,864,946	32,662,004	34,799,766
Miscellaneous	57,087	113,454	96,432	272,518
Totals, Canadian produce.	240,475,622	248,797,169	286,765,520	272,068,091
Foreign produce	16,102,213	18,993,450	18,899,559	16,945,674
Total exports (mdse.)....	256,577,835	267,790,619	305,665,079	289,013,765
Coin and bullion	12,738,649	1,829,388	2,641,769	7,636,398
Total exports	269,316,484	269,620,007	308,306,848	296,650,163
Aggregate trade	587,774,360	588,004,231	717,853,145	775,495,901
<i>Imports by Countries.</i>				
United Kingdom Dutiable.....	69,463,030	56,861,314	77,872,570	84,148,410
Free.....	19,435,370	20,469,614	25,258,559	25,574,549
Australia	393,857	439,663	537,874	483,021
British Africa	24,938	650,460	1,060,768	538,332
" East Indies	3,352,682	3,126,279	4,015,590	4,564,406
" Gulana	1,375,110	2,083,151	3,177,314	4,231,068
" West Indies, including				
Bermuda	7,386,714	8,100,306	6,213,296	5,904,155
Newfoundland	1,890,583	1,681,728	1,484,173	1,900,174
New Zealand	108,921	425,022	816,752	865,964
Other British	999,450	379,253	632,743	1,010,765
United States Dutiable.....	97,083,856	98,301,705	131,255,050	163,857,098
Free.....	91,933,489	91,743,513	114,665,073	137,201,782
Belgium	1,801,980	2,419,648	3,684,621	3,357,665
France	8,784,154	8,870,730	10,752,331	11,325,748
Germany	7,294,041	6,833,971	8,025,104	10,685,736
Other foreign	15,129,699	15,998,867	20,094,479	23,196,865
Total imports	318,457,876	318,384,224	409,546,297	478,845,738
<i>Exports by Countries.</i>				
United Kingdom—				
Canadian produce	120,821,365	127,044,546	146,861,613	130,959,534
Foreign produce	7,213,085	8,537,051	9,837,199	4,745,316
Australia	3,090,460	2,971,049	3,561,577	3,828,262
British Africa	1,890,933	1,984,045	2,226,543	2,494,513
" East Indies	32,898	329,887	94,834	188,515
" Gulana	609,882	489,843	612,976	568,871
" West Indies, including				
Bermuda	2,984,631	2,677,030	4,227,158	4,413,623
Newfoundland	3,460,599	3,546,575	4,025,313	4,060,872
New Zealand	1,050,834	922,434	865,633	1,049,055
Other British	743,956	699,980	816,623	675,234
United States—				
Canadian produce	87,838,395	90,396,821	102,739,249	103,225,723
Foreign produce	18,896,294	8,250,168	8,106,087	17,393,782
Belgium	4,003,035	3,613,056	3,042,436	3,044,466
France	2,871,044	2,400,995	2,944,038	2,433,096
Germany	2,257,552	2,201,569	2,593,963	3,044,165
Other foreign	11,551,521	13,554,958	15,751,601	14,525,136
Total exports	269,316,484	269,620,007	308,306,848	296,650,163

AGRICULTURE

Farm Help Scarcity a Blessing

The scarcity of farm help in the West has proved a boon to manufacturers of labor-saving machinery, and there is probably no other country in which mechanical appliances have so taken the place of human hands in the agricultural industry. Another result has been to encourage the adoption of mixed farming, under which method the working of the average farm is more equitably distributed over the whole year. This change is likely to make more rapid progress during the next few years.

At last the western farmer is beginning to realize the immense economic loss through the deterioration of his lands by an uninterrupted series of wheat crops, and also by the im-

mense sums paid out to Ontario and the United States annually for dairy products which he could just as well raise and sell himself.

The anomaly presented by shipments of hundreds of thousands of cases of butter and eggs into districts possessing every natural advantage for dairying and poultry-raising, and of Chicago beef into centres adjacent to the range country, must continue for some time yet, and will possibly not end until people cease to believe that their easily obtained wealth in grain-growing permits them to disregard the needs of the country by neglecting to develop its other natural industries.

New Farming Era in Old Quebec

What else could happen with all these in active operation : Agricultural Schools, Technical Education, Experimental Farms, Dairy Associations, Butter and Cheese Syndicates, Money Grants to the Fruit Industry—and all Receiving Government Support. Then add \$250,000 for Good Roads.

QUEBEC is coming into her own in an agricultural sense. For years the name of the province was synonymous with backwardness in educational matters and in agricultural progress.

The Province of Quebec, as Mr. J. C. Ross points out in an interesting article in the *Toronto Globe*, is naturally rich, there being many very fertile areas which are capable of pro-

ducing excellent crops, but up to the present time little or no encouragement was given to agriculture and things were allowed to drift along in a haphazard manner. Agricultural schools were unknown, dairy associations, fruit-growers' clubs, etc., were unheard-of institutions. No attention was given to the problem of finding better markets or to such questions as cold-storage, the destruction of noxi-

ous weeds, the improvement of rural roads or the hundred and one other problems which are of vital interest to farmers.

New Era of Prosperity

This is all being changed, and Quebec to-day is entering upon a new era of prosperity. Agricultural schools and experimental farms have been established at various points throughout the province. Some of these were established by private beneficiaries, but the Government are co-operating with them in an effort to advance the science of agriculture. The Government are also encouraging the dairy industry by giving grants of money to dairy associations and to butter and cheese syndicates. The fruit industry is also being encouraged by the granting of money. The formation of various agricultural societies, farmers' clubs and other kindred associations is encouraged, and all receive Government support, while lectures on agricultural topics and the maintenance of agricultural schools play an important part in the scheme of development which has been undertaken by the Government.

Opening the Purse-Strings

During the last year the province expended the sum of \$295,000 for educational work in connection with agriculture in this province. In addition it expended \$60,000 for the improvement of rural roads, \$146,000 was given to various agricultural societies, farmers' clubs and kindred associations, \$47,000 was given to butter and cheese syndicates, and to various dairy organi-

zations. Fruit-growers were given \$5,000. The sum of \$8,000 was expended in lectures on agriculture, while the sum of \$30,000 was provided for the maintenance of agricultural schools. For the coming year the Legislature has set aside \$323,000 for educational purposes in connection with agriculture, and the sum of \$250,000 for a good roads scheme throughout the rural districts.

Technical Education

In addition to these large expenditures for agricultural development, the province has expended tens of thousands of dollars in its technical education work. A large and finely-equipped technical school has just been opened in Montreal by the Provincial Government, and they are planning to extend this system of education to other large centres of population throughout the province. The matter of securing better teachers for rural schools is also receiving the Government's attention, and they have co-operated with the various agricultural colleges, normal schools and other seats of higher learning in their endeavor to secure better training and more efficient teachers than they were able to secure in the past.

While not openly antagonistic to the so-called parish schools furnished by the clergy, the Government are doing all in their power to supplement the efforts of the clergy by a wise system of technical and agricultural education. The Government realize that the young men of the province were seriously handicapped under the old order of things and have come to the conclusion that if they are to compete with the

youth of other provinces they must be better educated. To the credit of the present Government it must be said

that they are putting forth heroic efforts to remove the reproach which has so long hung over the province.

Canada's Share of the World's Wheat

This year She stands Fifth in Wheat Production. She grew a Fifteenth of the World's Supply and may soon grow a Tenth

CANADA has this year produced one-fifteenth of all the wheat grown in the north temperate zone. As the only two countries growing wheat on any large scale in the south temperate zone are Argentine and Australia, it becomes apparent that by 1920 Canada is not at all unlikely to produce a tenth of all the wheat grown throughout the world. This year's Canadian production is set down by the International Agricultural Institute of Rome at 204,634,000 bushels. The entire wheat production of the world last year was 3,667,000,000 bushels. As the following figures show, Canada this year stands fifth among the nations in wheat production:—

	ACRES	BUSHEL
United States.....	52,123,000	658,567,000
*Russia in Europe....	73,818,000	629,300,000
British India	29,670,000	379,413,000
France	15,644,000	320,142,000
Canada.....	10,503,000	204,634,000
Hungary	9,095,000	192,691,000
*Incomplete		

Canada is third already in the production of oats, the only countries having a greater product being Russia, with 866,801,000 bushels, and the United States, with 792,917,000. The Canadian oat crop this year is 368,153,000 bushels. It is quite certain that in both wheat and oats the increase during the next ten years will be much greater than in the past decade. The steady increase of the volume of immigration into the grain-growing provinces assures that.

Great Future for British Columbia Fruit

Mr. W. H. Bunting, one of the most prominent fruit growers in the Niagara District, accompanied by Mr. F. H. Grindley, a horticultural graduate of Macdonald College, has been investigating horticultural conditions in British Columbia for the Dominion Government. "The fruit industry in British Columbia," he says, "is on the

eve of a wonderful expansion. Apples and pears do well, and there is an immense acreage under cultivation, and larger areas will soon become productive.

"My observation has given me the impression that peach growing in a large way in British Columbia will not be commercially successful. While

it is true that peaches can be raised, the result is more or less uncertain.

Not Being Overdone

"It is a mistaken idea that fruit growing in British Columbia is being overdone, as the demand from the prairie provinces is growing faster than the supply. I am paying special attention to the question of providing some means of getting the producer and consumer into closer and more direct relations.

"On my western trip I was surprised to see Nova Scotia fruit on sale in Revelstoke and Kamloops. All in all, I must say that I found the quality of the home apples very good.

Too Many Varieties Grown

"But too many varieties are being produced. I think British Columbia producers should restrict themselves to the cultivation of five or six standard varieties and then they would be sure of achieving better results. The province is to be congratulated on

having so able a provincial horticulturist as Mr. R. M. Winslow, and so able a commercial agent as Mr. Metcalfe, who looks after the distribution of the fruit shipments on the prairies. Consumers are complaining of prices, which are bound to go lower."

The commissioners have already toured the Maritime Provinces and portions of Ontario, as well as the Arrow Lakes and Okanagan Valley in British Columbia. On their way west they studied market conditions in the prairie provinces. The Lower Arrow region, the Boundary district and East Kootenay fruit regions will be inspected after they attend the Spokane apple fair.

Mr. Bunting's report will be submitted to the conference of fruit growers to be held at Ottawa next February, when fruit from various provinces, Great Britain, the United States, Australia, New Zealand and South Africa will be on exhibition for comparative purposes.

Grand Forks Fruit Looms Big

With forty-seven cars of apples and substantial quantities of pears and prunes grown and shipped to eastern points, and a production of about 125 carloads of potatoes and vegetables, over 50 per cent. of which has been shipped, the Grand Forks district in British Columbia has this year established a new record in the production of fruit and vegetables far exceeding that of any previous year, and one which bears eloquent testimony to the growing importance of Grand Forks and to the productivity of the soil

which surrounds the city, which is as yet in its infancy of cultivation.

The production of fruit and vegetables this year in the Kettle valley has been practically twice that of last year, and all was of particularly good quality. Of the forty-seven cars of apples already shipped out of the district the principal growers have been the Grand Forks Fruit Growers' Association, the Covert estate, E. Lawson, Grand Forks Fruit and Nursery Company, the Big Y Orchard Company and the Traunweiser ranch. The

Fruit Growers' Association shipped its last two cars of apples to Edmonton.

The Boundary Trust Company and Big Y Orchard Company have probably been the most extensive growers of potatoes this year, other leading growers being Thomas Powers, W. T.

Ross, Hardy Brothers, Thomas Lawrence, the McAdam estate and the Grand Forks Fruit and Nursery Company. The principal growers of mixed vegetables were the Doukhobors, Chas. Hesse, C. C. Heaven, the Big Y Orchard Company and the Traunweiser ranch.

Britain and Canadian Cattle

Hon. Bonar Law in a Speech at Glasgow

GLASGOW, as the largest port, was very much interested in being allowed to receive Canadian cattle free, and the reason was a division of interests even among agriculturists. Some wanted them kept out. It is not merely that there is a division of interests on this question in Scotland, and even in England, but in Canada there is a very strong feeling about it. Canadian people dislike this embargo very much. I am speaking from memory, but I am sure my memory does not betray me.

"I think that at the last conference, or the one previous to the last, Sir Wilfrid Laurier pressed this matter upon the Government, and I think he went so far as to suggest that this embargo was Protection in disguise. Well, suppose this embargo were removed. Those who would suffer most, apart from the spread of the disease which might arise from it, would be the people who raise store cattle in Ireland. Well, inevitably, I shall be in strong conflict with the Nationalist members, but in this matter I am not in conflict. It always has been part of our policy, and it always would be my desire, to help in every

possible way in developing the resources of Ireland. There is nothing I should like more than that which would enable us to make Ireland feel that she has an economic interest in having the closest possible connection with Great Britain. For that reason I for one would give a preference to store cattle from Ireland and Great Britain, even over Canada, but I should do it openly and honestly.

"When I examined this question I came to the conclusion that we were justified, apart altogether from Protection, in excluding these Canadian cattle. I will tell the House why. No matter how careful the Canadian Government were, we must remember that they have an enormous frontier bordering on another country, and that makes it at least possible, if not probable, that disease from the United States might come into the United Kingdom through Canada. For that reason I think we are justified in continuing the embargo. Will not our position be enormously weakened if we make this new arrangement? The Canadian Government may come to us—I think that very likely they will come—and say, 'You have two sys-

tems of administration in your own islands, and allow cattle to pass from Scotland to England. You do it because you have confidence in the Scottish administration. Let us prove to you that our administration is equally good, and how can you then

refuse to give us the same privilege as you now give Scotland in her dealings with England?' In my opinion, that is a consideration which ought to have the utmost weight with the Government in dealing with this question."

How to Become a Farmer

If the city man who has a longing to get back to the farm, imagines he can lead a quiet rural life in the capacity of an agriculturist and succeed in that line, he is mistaken, according to Professor O. S. Morgan, of Columbia University, New York, who delivered the first of a series of fifteen lectures on economic agriculture at Columbia the other day. Professor Morgan took for his subject "How a City Man Can Succeed in Farming."

New economic conditions and a tempered public opinion toward the life of the farmer had turned the tide, so that to-day the tendency was for the city man to seek agricultural pursuits

rather than for the proverbial farmer's boy to come to the city to seek his fortune. (The city man who desired to take up farming was advised to go slow and first acquire at least a general knowledge of some of the sciences, such as biology, physics, geology, botany and chemistry.

Then specialize, said he. The city man is normally a specialist from temperament and training, and that kind of farming pays best. He might take up truck gardening, floral culture, poultry raising, dairying, stock raising, or some kind of fruit growing as a specialty.

Heavy Loss To Farmers

Between Care and Lack of Care in Orchards there is Over \$100 an Acre

ALTHOUGH much improvement has taken place in the general standard of orchard management in the Province of Ontario during the past few years, it cannot be said that correct methods are as general as they should be. The policy of care and scientific methods in the growing of apples and other fruit cannot be pushed too vigorously.

Principally responsible for the better care of orchards, which has spread to enormous degree in the last few

years, is the organization of co-operative growers' associations in older Ontario, where six years ago there were not more than a dozen. In the county of Lambton, which is one of the latest sections to awake to a realization of its possibilities, are two apple orchards, separated only by a wire fence, with the same soil, and trees of the same age. One orchard bore abundantly this year. On the trees of the other there was scarcely an apple. The difference is between

care and lack of care, between proper pruning, spraying, cultivating and fertilizing—and neglect.

Mr. W. F. Kydd (who has charge of the demonstration orchards in the Georgian Bay district) told the Ontario Fruit-Growers' Convention that twelve thousand acres of apple orchards in Simcoe county were losing their owners \$90,000 annually through sheer neglect. They were netting on the average only \$25.00 per acre, whereas if cared for \$100.00 would be a very low crop estimate.

Where an orchard has been taken in hand in a scientific manner phenomenal increase in production has resulted. One Ontario grower for years had averaged \$60.00 per acre. Last year he took things in hand and cleared no less than \$225 an acre. Another had for years averaged \$225.00 with half-hearted work. He

also followed the advice of Mr. Kydd, and in consequence averaged \$500.00 last year, and this season he expects to double that sum.

To obtain these results, four things are essential: Careful pruning, with a tendency to get the fruit low down; spraying carried out conscientiously; cultivation varying with the particular locality; and far more time should be given to the picking and packing of the crop.

Orchards that are merely "allowed to grow" are still far more common than those which indicate care. It is rapidly being realized that Ontario can grow better apples than any other province in the Dominion. Let it be impressed on the farmers that they can only make their orchards successful by the adoption of scientific methods, and Ontario will be the great apple-producing section of America, perhaps of the world.

Compulsory Hail Insurance

Hail insurance has always been a debatable question, upon which many men have many minds. There is one thing certain, the hail insurance situation in Alberta is not satisfactory, and some better method must be found, says the *Lethbridge Herald*. The Board of Trade council is asking the members of the associate Boards of Trade of Southern Alberta for their opinions.

The *Herald* thinks one thing that must be altered is the amount of insurance paid when crops are damaged by hail. The present maximum reimbursement of four dollars per acre

is not nearly sufficient, and the average farmer does not think it worth while to get insured for such an amount. He would rather take his chances, and if he gets struck by hail will let the "tail go with the hide."

The *Herald* is of the opinion that the maximum should be increased to at least fifteen dollars per acre, and that insurance should be made compulsory and automatic. The matter is simple enough. Let the government put a tax of a few cents per acre on every acre of arable land in the province. This tax will be paid with all other taxes, and will be just as com-

pulsory. This will give a large fund, quite sufficient to meet all demands.

Then when a farmer is hailed out he will automatically get his insurance, something worth while, without having had to get his grain insured. If his taxes are paid, his premium is paid, and he will get his money if he is unfortunate enough to be in the pathway of a hailstorm.

This method would be fair. The man who is not hailed out would have no more kick than the man who carries accident insurance, but never gets injured. The man who owns uncultivated land has no kick, for if he is paying for others' losses now, others will pay him some other time. And a reasonable sum per acre, such as, say, fifteen dollars, will save many a man from ruin if hail strikes him.

Work For Mr. Burrell

Hon. Martin Burrell undertakes the administration of the Department of Agriculture at a time when there is much to be done to bring it abreast of the needs of the farming industry.

One of the most important questions is the necessity of separating the fruit division from the dairy and cold storage branch. Fruit-growers' associations in all parts of the Dominion have expressed strong feelings in regard to this matter.

The fruit division, which is supposed to be operated in the interests of our great and growing fruit industry, is still under the control of the Dairy Commissioner. Fruit interests, therefore, always have received secondary consideration. Fruit-growers feel that the marvellous development in fruit production which is taking place in all fruit districts, from Nova Scotia to British Columbia, warrants the appointment of a fruit commissioner, who will be responsible only to the Minister; also that an extension of experiment station work, an increase in the number of fruit inspectors, and various other matters should be dealt with.

The excellent work that Mr. Burrell did at the Dominion conference, and for many years in connection with the Fruit-Growers' Association of Ontario and British Columbia, the fact that he is a practical grower himself, and at one time was experimenter in peaches for the Ontario Government, and the part he has taken as representative for British Columbia at leading fruit exhibitions in Great Britain, in increasing the popularity of Canadian fruit abroad, make him eminently fitted for the important work of his department.

Mr. Burrell is practical and progressive, and it will not take him long to put new life into his Department.

A MILD DECEMBER

December, 1911, has been exceedingly mild all over Ontario. At the time of writing (16th) reports state that farmers in the western part of the province are engaged in plowing operations. An unusually mild spell has been enjoyed in the vicinity of Berlin and Waterloo, and a great deal of land has been prepared for early seeding in the spring.

VIEWS AND INTERVIEWS

Earl Grey's Fine Tribute to Canada

Earl Grey at London, England

Those who, like myself, have been fortunate enough to live in Canada during the last seven years have felt and seen the Imperial spirit growing, and if I may venture upon a bit of advice to my friends, I would remind them that good husbandry refrains from tapping the sap from the trunk of a young and growing tree.

Do not weaken the growing tree of future Imperial strength by premature tappings. Feed and water its roots with generous and encouraging sympathy. Direct to Canada and the other self-governing Dominions of the Crown the surplus population which swarms annually across the seas. Continue to give a preference in your investments, which will help the growth of Greater Britain. In your purchases also give a preference to the products of your Overseas Dominions. Bring your Overseas kinsmen nearer and nearer to the motherland by quickened and cheaper transportation, and the

lowering of cable rates. Gentlemen, there is much to be done by all of you in this and other directions.

I most respectfully, most earnestly, make one special appeal to this most distinguished and influential audience. I would beseech you to make it a point of honor, those of you who have not yet crossed the Atlantic, and who have the time, to visit Canada. I am satisfied that, just as in the case of Canadians visiting the United Kingdom, so in the case of Englishmen visiting the Dominions, nine out of every ten will come back prouder than ever of their British citizenship and more confident than ever of the proud and glorious future which is destined to surround with a new halo the brow of the British Empire, and to cause her to be regarded more and more as the best friend of the suffering and the oppressed in every country of the earth.

Premier Roblin on Canada's Duty

Before the Canadian Club at Nelson, B.C.

CANADA'S foremost duty was to fight for the consolidation of the Empire, to remember that the Dominion drew her strength from her connection with the motherland and her other colonies, that Canada must remain British to the back-

bone and lay a foundation that would remain as unassailable when Canada had 100,000,000 as to-day with her 8,000,000.

Turning to the Canadian navy, he said the policy that had created battle-ships that were independent of the

rest of the Empire was not only a mistake but a menace to imperial confederation, and might ultimately lead to a breach with the mother country. He believed Canada should pay her share of the debt for the protection that, as an integral part of the Empire, she had received in the past and would always receive in the future.

The day was not far off when the colonies would be given a share in imperial affairs, for the British Isles were beginning to recognize the fact that Britain's supremacy among nations could only be maintained by the

limitless energy and resources of her overseas kingdoms.

Canada must also remain true to herself. Once she declared her independence she would be split in two by the thousand miles of barren country that separated east and west, and she would become two separate nations, speaking different languages.

Such institutions as the Canadian Club were playing a vital part in preventing such a calamity and leavening Canada with the spirit that insured prosperity, unity and a glorious future.

The New Naval Policy

Hon. R. L. Borden, at Ottawa

The proposals of the late Government involved an expenditure on the navy of nearly fifty-five millions in the next ten years. It presented the following drawbacks:

1. When completed it would be absolutely useless as a fighting force.
2. It established the principle of a disunited navy.
3. Before it could be completed, such a navy would be absolutely obsolete.

There is only one thing to be done, and that is to stop such a system of wasteful expenditure. We propose to do it. Further, the whole policy must

be reconsidered, and we shall reconsider it, and so grave and important a departure affecting for all time to come the relations of this Dominion to the rest of the Empire, it is infinitely better to be right than to be in a hurry.

The question of permanent co-operation between this Dominion and the rest of the Empire ought to be threshed out and debated before the people, and they should be given an opportunity of pronouncing upon it. Further we shall take pains to ascertain in the meantime what are the conditions that confront the Empire.

The Vast Possibilities of Vancouver

C. H. Lugin, Editor of "Victoria Colonist," at Vancouver

We are witnessing in British Columbia a demonstration of public faith in the future of the country such as perhaps the world has never seen else-

where. These great public works are costing millions of money and nearly all of it is being paid out for labor. Hence whatever ultimately may be-

come of it, it goes into active circulation in the first instance.

Most of the work is permanent. Our neighbors on Puget Sound made plank roads and sidewalks when they did not leave the soil to be churned up into mud by vehicles, but we are leaving streets that are meant to last.

You can go from the Vancouver Hotel to Burne over a good road almost as smooth as a table, and the distance is six miles, and from Burne to New Westminster, about nine miles I think it is, they are making a fine wide thoroughfare, which when completed will put to shame some city streets. Then at short intervals you see streets running off in all directions, each of them made with the view of permanency.

Shaughnessy Heights present a scene that is calculated to set the most sluggish mind actively thinking. Two years ago all that area was primeval forest. Now there are residences al-

most palatial in character, by the score. Of course, there are very extensive areas that are yet unimproved except cutting down the forest, and these are to be put on the market at \$15,000 an acre. Two years ago almost an impenetrable forest—now a residential district at \$15,000 an acre.

Over at New Westminster to-day at the session of the Tax Commission we had a protest against the valuing of farm land at \$20 a front foot, where it borders on the Fraser two miles and more from an existing wharf.

When the commission sat in Vancouver it had a complaint from a man whose farm land fronting on the Fraser River was assessed at \$60 a front foot. When he was asked what he would sell it for he declined to fix a price, but, like the farmer in New Westminster, he was sure that to tax farms by a frontage rate per foot was something new.

Why We Refused Reciprocity

Hon. R. L. Borden, before the Canadian Society, in New York

You may possibly have heard of the recent campaign in Canada and of its result. Permit me to assure you that the result was not due in any sense or in any respect to a spirit of unfriendliness to this great country. Admitted facts demonstrate with certainty that no such spirit exists. * * * From 1878 to 1897 Canada kept upon her statute books a standing offer to the United States of reciprocity in natural products. During all that period you declined to entertain the offer, and no Canadian could deny your perfect and absolute right

to take that course, believing as you did that it was in the interest of your people.

In the early days of our development and progress we imagined that we were almost completely dependent upon your markets, and when the reciprocity treaty of 1854 was denounced in 1866 a feeling of despair prevailed in some parts of our country. That feeling has long since passed away, never to return. For 30 years and more we have followed certain national ideals and policies

which we firmly intend to pursue and continue in the future.

No Tariffs in Diplomacy

We reached the conclusion that the recent proposals were inconsistent with those ideals and policies. Moreover, we entirely disbelieve in the framing of tariffs by diplomatic methods. That system has been tested between different States under the British flag, notably in South Africa, and the results have been far from satisfactory. May I be permitted to express my personal conviction that in the interests of good relations between our countries it is better that each should maintain and preserve unhampered to the fullest extent the control of its fiscal policy. And assuredly good relations between the two countries do not depend upon the existence of any particular form of reciprocal trade relations. No press, however jaundiced, can lead me to accept any such conclusion.

I ask you to believe that the recent decision did not proceed from any desire to refuse you trade. During the past ten years we have bought your products to the amount of \$1,784,000,000, and sold to you our own products to the amount of \$869,000,000, leaving in your favor a trade balance of \$915,000,000.

Canada Doesn't Discriminate

In other words, one Canadian buys from you as much as 26 of your citizens buy from us. Last year we imported from the United States commodities to the amount of \$285,000,000; and in the same year we sold to you our products to the value of \$104,000,000 only. Great Britain has paid

to us during the past ten years a trade balance of \$505,000,000, which has gone to pay in part the balance which you hold against us. Our producers are met at your Customs House, with an average tariff of about 43 per cent. We meet you with an average tariff of less than 26 per cent. Our average duties against imports from the United States are less than our average duties on imports from Great Britain. I trust that this brief summary will convince you that Canada has not discriminated against her good neighbor.

LAND BOOMERS IN THE WEST

J. N. Greenshields, K.C., at Montreal

My recent visit to the West has more than ever convinced me that there is one serious retarding influence in connection with the settlement and progress of the Western Provinces, and that is in the matter of procuring land. Real estate speculation is widespread, and the method in vogue of the wholesale purchases of valuable lands by people who hold for a big rise is clearly against the interest of the country at large.

It would be advantageous to the Western provinces if this practice could be put a stop to, as in numberless cases the extortionate price asked by speculators proves prohibitive to many who would make first-class settlers, and who wish to procure lands close to railway facilities.

It is a matter for the Government to look into, as its removal would still further stimulate productive activity in the Western provinces.

Canadian-American Friendship

Hon. Geo. E. Foster, Minister of Trade and Commerce,
at Canadian Club Banquet, New York

It is absolutely false to say that Canada has a feeling of animosity towards the United States. But we did not like the peculiar form of that agreement. We in Canada are British, and we intend to remain British until the crack of doom.

We are proud of the progress we have made, but we are not strong enough to throw down the barriers of protection. We must have population, and we cannot break down the barriers of a fair protection. And so we declined with thanks your offer of reciprocity.

I agree with the peace ideas which we have just heard, peace between the two peoples who dominate the North American continent. It would be a great thing if these peoples would not only preserve peace between themselves, but would also unite to force peace upon the rest of the world. I believe that the two results of the late election have been that you have discovered us, and we have discovered ourselves. Do you know that your foreign trade amounts to \$40.00 per head, and that ours is \$100.00 a head? That the export trade of Canada is \$40.00 a head, and that yours is only \$22? The United States with its old and effete civilization, had better look out.

He reminded the club and its guests that Canada was the United States' third best customer, and that soon it would be its second. He cautioned them against crediting intemperate

speakers and firebrand newspapers. He reminded them that it was the United States which abrogated the last trade treaty between the two countries.

"Don't let us go away with the idea that Canada does not want to do trade with the United States. It's only a question of how we can do it. What we want to do is to try to get the viewpoint of each other. Admiration and the desire to profit by your experience are the two feelings of Canada toward the United States."

FOR REASONABLE PROTECTION

Hon. W. T. White, at Lansdowne

I have always believed in a policy of reasonable protection for Canada, including protection for the farmer. Especially is such protection desirable for him during the constructive stage of a nation's development. Now we are in the midst of these prosperous conditions, and I need not counsel how careful we should be in taking any step or doing any act that might tend to change these conditions. . . . I think I am safe in saying that there is in contemplation no immediate change in the tariff without the most careful enquiry, without the most just consideration of the claims of all who may be interested, producer and consumer alike.

Where Canada is Ahead of the United States

Governer Woodrow Wilson at New Jersey, U.S.A.

Do you know the real reason why reciprocity was voted down in Canada? Have any of you visited Canada recently? The contrast between Canada and the United States is this. In the United States business is feverish and fretful and distrusted. In Canada it is absolutely buoyant with confidence and with hope.

The contrast is extraordinary, and the Canadians feared that reciprocity would be the opening lever to a very much closer commercial and industrial relationship with the United States. They felt their situation in regard to these matters was vastly superior to ours, and they did not want to be pulled down into our distress.

I do not take that by conjecture. I take that from gentlemen in Canada

who know what they are talking about.

The truth is, Canada is just about a generation ahead of us in the regulation of corporations, in her banking system, and in her currency system. She has gone through all the deep waters we are in now, or rather, she was never in them, she never let herself get into them. While we have been going on helplessly from one financial crisis to another, Canada, if we must admit the truth, feels her economic superiority to the United States, because she did some time ago, as a matter of course, the things now called radical in the United States, and which are making business men uneasy.

Bi-Lingual Schools in Ontario

N. W. Rowell, K.C., Liberal Leader of Ontario, in Toronto

English is the language of this continent. Any child whether of French-Canadian origin or of any other nationality, who does not get a good working knowledge of English in his school days is handicapped for life, and cannot make the same progress and advancement as if he had acquired the English language. So, in the interest of the children themselves we should see that in every school in the province every child receives a thorough English education. We have no right to say that a child shall not

speak the language it has learned to lisp at its mother's knee. All that we have the right to ask is that they should know and understand English and be able to use it.

Hon. J. J. Foy:

There cannot lawfully be any Bi-lingual Schools in the Province of Ontario, and if any is found it must cease to exist. The English language should be thoroughly taught in our schools to every pupil by teachers fully competent to teach English. No

other language should be taught in those schools.

This policy is not one that is in the slightest way unfriendly to any portion of the community, but on the contrary, is in the interest and for the benefit of each one of the rising generation. It will remove what would otherwise be a drag on many a youth in the race of life, and enable him to fairly compete with his fellows on an equal footing.

TOO MANY BOILED-CURATEY HYMNS

Principal Peterson of McGill University at Quebec

"Perhaps you don't know it, but I am quite a specialist in hymns, and when I have time I am going to compile a hymn-book which will contain nothing but good English and pure verse. At present, in the words of a friend, we have only hymns of the namby-pamby boiled-curatey kind.

"[The symbols of civilization in this country are said to be the railroad, the newspaper and the schools. [The railways are successful, and make all the money. As regards the newspapers, we never cease praying for their improvement. The school is at the other extreme. It makes no money, and the profession is poorly paid. The school should be regarded as one part of the social problem, and the first object is to get to the masses and give them the broadest and most liberal education, to make the most of the brains of our people, not only by learning, but also by doing things. A nation at school is the counterpart of a nation in arms."

THE WHITE MAN'S BURDEN

Sir D. MacKenzie Wallace, at
London, England

Addressing the Authors' Club on "Imperial Obligations," he viewed the question in the light of a "white man's burden." He said that Great Britain had no reason to fear the impartial verdict of history.

"The pioneering talents of Englishmen," said Sir Donald, "were often usefully supplemented by certain distinctive peculiarities of the Scottish character which were not closely allied to rashness and impetuosity. When their Empire had been completely built, precautions must be taken to prevent it from falling to pieces. A mother country surrounded by dutiful, affectionate offspring in the form of Colonies must sooner or later be transformed into some sort of federation very different from any federation which had hitherto existed in the world."

BRITISHERS, TAKE NOTICE

J. Norton Griffiths, M.P., at London

The moment has arrived for English manufacturers to take practical steps towards establishing independent branches of their works in Canada, or of associating themselves with local concerns.

They should follow the United States practice of personally controlling and directing the same with their experience and their money, in order to share in the great prosperity that

must inevitably take place from now onwards.

There is hardly a single branch of trade in this country which could not be fully established in Canada under experienced management, and to reap a full share of the business they would be wise at the outset to send out their own men and partly manufactured materials until such industries attain full development.

United States business men are doing this all the time, and the industries which have been started lately in Canada have proved a commercial success in every case.

It is undeniable that a personal visit to the country is most necessary.

The fullest opportunities for investigation are available on every hand. Information and assistance are gladly given by the local boards of trade, bank managers, and other disinterested persons.

WILL SIR WILFRID RESIGN?

Sir Wilfrid Laurier at Ottawa

I must say in all candour, that judging from the manner in which the present government has commenced its career, I feel that the task of watching and criticizing their actions will be too great for my advancing years.

THE MAN AND THE WORK

THE man who is most wanted for positions of trust is the one who does not work for mere selfish gain, but for the love of the task. If he does his work for love of it, and not out of consideration alone for the result, he will serve his own interests best, for he will do his work well and thereby make himself indispensable to his employer; and when the time comes to choose a man for a higher position the choice will likely fall upon him who has done his work well.

I have sometimes found it difficult to find the right men for the Government service. There are plenty of men to fill every job, but few who want the job for its own sake. This applies equally in business. There are too many who seek work for the salary alone. As a result, sometimes if they are well paid, they will commit acts for which they would not otherwise be responsible.

The new order that is coming to the fore in the business world does not seek this kind of man. It is looking for the man who will work for the satisfaction of work well done—for the joy of achievement. For him there are large opportunities.

—President Taft.

TRANSPORTATION

The Romance of Our Railways

From Three to Thirty Thousand Miles of Mileage in Thirty-One Years is Good Going. The Canadian Northern has grown like June grass

THESE are the days for Canada when the opening of a railway means the coming of larger opportunities and increased wealth for everybody. The romance of our railway building is little more than begun, though its story is already one of the most remarkable chapters of a nation's development. The growth of Canada's railways has been astonishing. A few facts will show the enormous strides made in the railway development of the Dominion.

It is not a far cry to the beginning. Thirty-one years ago—in 1867—Canada possessed under 3,000 miles. Now we have, including all sidings and tracks, over 31,000.

Growth of the C. N. R.

Canada's railway mileage has doubled in twenty years. The three main railway companies, namely, the Canadian Pacific, the Grand Trunk, and the Canadian Northern, have under their control the greater part of the mileage. Like everything else in Canada, they are still pushing ahead.

The growth of the Canadian Northern has been in some respects more remarkable than that of the others. Only fourteen years have passed since its beginning. Its nucleus was the Lake Manitoba Railway and Canal Company, and the first train to earn revenue for that line left Gladstone, Manitoba, in December, 1896, for its

100-mile trip to Dauphin, then a hamlet—now a flourishing town of 4,000 inhabitants. At that time thirteen men and a boy formed the staff, and \$650 a month represented the wages bill. Fourteen years have seen that small troop of employees increase to an army of nearly 50,000. In the same period the gross revenue of the C.N.R. and its allied railways has increased from \$60,000 to over \$18,000,000; and the 100 miles of track in 1896 had become 5,350 in 1910.

Born in obscurity, the Canadian Northern has advanced rapidly to its position of national importance. Its trains now run in six provinces. The rate of its growth is a record in the annals of railroad construction—a mile a day for fourteen years. With the completion of the lines between Lake Superior and the Ottawa Valley, and between Edmonton and Port Mann on the Pacific Coast, the lines of C. N. R. will stretch across the Dominion.

Best of the West

The C. N. R. controls several subsidiary lines in the East, but its phenomenal growth is due to the fact that its tracks traverse the most productive portions of the Prairie Provinces. They open up some of the finest farming lands of the Dominion, and along its lines in Saskatchewan and Alberta are 4,000,000 acres of free land available this year, all within thirty miles

of the track. Of the total grain shipments from the Provinces of Manitoba, Saskatchewan and Alberta during the past two years, the Canadian Northern carried over 30 per cent.

C. N. R.'s inauguration of the "Royal" steamship service from Bristol to Quebec and Montreal in the summer, and to Halifax in the winter, shared from the outset the same success which has attended all the other projects of Mackenzie and Mann.

Nothing done by the Canadian Northern is done by halves. It is no good to build railroads unless there are people along the way to make traffic. So as new sections were opened up with the steel, out over the prairie, settlers were induced to come and take up homesteads and tickle the soil with Cockshutt plows, that rich harvests might be hauled by the Canadian Northern.

The immigration department of the C. N. R. is a busy organization with

offices in Toronto and Winnipeg and in Bristol and London, England. Desirable settlers have been encouraged to come out by assisted passage, those most desired being agricultural laborers and domestic servants. These are the people Canada is in need of, and badly. How badly was shown last summer when a party of domestics reached Winnipeg. There was almost a scramble to get a maid. In many cases the people who wanted them paid their fares before leaving the C. N. R. office.

These parties of new comers are carefully selected and gathered together in London and Bristol and then personally conducted across the ocean and away to Winnipeg by C. N. R. officials in a thorough business-like manner. The money advanced for the "assisted passage" is repaid by the settlers under a special arrangement which is easy for the settler and satisfactory for the C. N. R.

Consider the Railways—How They Grow

Little Notes Which Show Some of the Big Things that are Doing This Fall in the Dominion's Railway Development.

THE G.T.P. steel has now reached the British Columbia border on its westward way, some 280 miles from Edmonton. H. J. Fetter, superintendent of the construction work for Foley, Welch and Stewart, is making arrangements for the transportation of supplies to points west of Tete Jaune Cache (about 50 miles over the B.C. border), where grading work is to be done next year.

Tofield, Alta., is now the northern terminal of the freight service on the Tofield-Calgary branch of the Grand Trunk Pacific, which joins the main line at this point.

Large quantities of ties are being forwarded to the head of the steel, which is 106 miles south of Tofield. It is understood that the grade for about 60 miles is ready for the steel. This will mean that this winter steel

will be laid 150 or 160 miles south from Tofield and about 40 miles from Calgary.

* * *

C.N.R. engineers have completed the location of the main line between Yellow Head Pass and a point in the vicinity of Tete Jaune Cache. A maximum grade of less than seven-tenths of one per cent. has been secured.

* * *

Premier McBride announced at a party convention recently, that the B.C. government had in view a comprehensive plan for railway lines to tap additional resources and bring still more settlers to the agricultural valleys. Later, in an interview, the premier stated he was not at present in a position to outline the government's proposed plan, but declared that its aim would be to prepare the province for the vast trade which will be stimulated by the Panama canal.

* * *

Application for a charter is being made for the High River, Saskatchewan and Hudson Bay Railway Company, to run from High River via Saskatoon to The Pas, with power to generate electrical energy, and to dispose of the surplus thereof, to own and operate vessels; to construct and operate telephone and telegraph lines, and to charge tolls for the use thereof; to own and operate hotels; also authorizing amalgamation with other companies. A. A. Ballachey, High River, Alberta, is solicitor for the ambitious applicants.

* * *

The new branch lines opened for

traffic by the C.N.R. this fall amount to over 600 miles.

Hon. Frank Cochrane has approved of location of the routes of the following among other railway lines in Western Canada:—C.N.R. revision of Maryfield-Lethbridge line; C.N.R. Calgary to Macleod, thence westerly to Kootenay Pass; C.N.R. Underhill to Lampman; C.P.R. revision of Manitou Lake branch; C.P.R. Shepard to Medicine Hat; C.N.R. revision of Moose Jaw-Kindersley extension; C.P.R. revision of Swift Current south easterly branch; C.P.R. revision of Wilkie-Anglia branch; C.P.R. Bassano easterly; Alberta Central line revision between Rock Mountain house and Yellow Head Pass and branch to Big Horn Coal Fields; Esquimault and Nanaimo railway Black Creek to Duncan Bay; G.T.P. railway Canora to Etoimami; C.N.R. revision of Yorkton-Hudson Bay junction line; G.T.P. railway Moose Jaw northwesterly, revision; G.T.P. Mountain Park coal branch; Pacific and Peace Railway from Bella Coola or Dean Channel, B.C., to Dunvegan; Pacific Northern and Omenica railway lines from sixth to eighth meridian, via Pine Pass; Edmonton, Dunvegan and B.C. Railway, Edmonton to Dunvegan, via Lesser Slave Lake, approved all but entrance to Edmonton; G.T.P. Branch Lines Co., revision from Edson northerly to Pacific Northern and Omenica Railway; G.T.P. Branch Lines Co., Lazare to Edgeley and Lebert; C.P.R. Tantallon to Dysart; C.N.R. Branch Lines Co., Craven to Yorkton; C.N.R. Branch Lines Co., Craven northeasterly towards Hudson Bay Junction; Algoma

Central and Hudson Bay Railway, revision of line from meridian 83.80 to Transcontinental Railway; C.N.O. Railway Sudbury-Port Arthur line, revision in district of Algoma.

* * *

The rail mills at Sault Ste. Marie have orders on hand which will keep them busy turning out a thousand tons of rails daily until next spring—all for Canadian railways.

Shortage of Cars

The West is troubled over the car shortage. (This is a usual complaint and one that can never be entirely avoided. This year, however, it has been aggravated by the necessity for moving coal West, so that instead of the usual long trains of empties being rushed back from Fort William, shorter and slower trains of coal-laden cars have helped congest traffic so that it is remarkable that the shortage has not been more acute.

Great Development in British Columbia

ON his return to Vancouver after his recent visit to Ottawa and Montreal, Hon. Richard McBride, Premier of British Columbia, said to an interviewer:

"Canada is now commencing a new era of progress, and our own Pacific province looms very large in the eyes of the Eastern section of the Dominion. If I can read the signs of the time correctly, we may look forward with confidence to an early and tremendous upward movement in trade and development in these parts. Not only in our own country, but also in New York and down South, everyone seems to be turning to British Columbia and the consensus of opinion is that with the completion of the different transcontinental railways and of the Panama Canal we shall come into a commercial supremacy in these parts little dreamt of in the days gone by.

"In Montreal I saw Sir Thomas Shaughnessy and I gathered from him that his company plans for the coming

year provide very generously for the Western sections of the road. I also had a long conference with Sir William Mackenzie. He informed me that he has been recently on a trip through the Okanagan district, and it was more than inspiring to hear him recount the impressions obtained during his hasty tour. He is determined to press through to completion his work in this Province, and he assures me that in very little more than two years Canadian Northern trains will be running from the west coast of Vancouver Island clear through to the Atlantic ports.

"Every mile of the road from the end of the Vancouver Island section to the Atlantic is now either under contract and actual construction, or is the subject of invited tenders assuring immediate construction activity. The work, too, is in the hands of exclusively practical men, and is being carried forward in such a manner as to enable Sir William to feel perfectly

justified in saying that when completed it will be found of such high standard as to give entire satisfaction.

"I also saw President Hays of the G.T.P., and in this connection I have just received a telegram that steel has been laid over the great divide in Northern British Columbia. Last

summer the G.T.P. had several parties in the field in this Province and I hope to soon have copies of some of their reports so that as far as the Province consistently can it will be in a position to co-operate with the railway company in the work of having suitable park lands in the railway area properly conserved."

The C. N. R. is Fast Crossing the Continent

The Canadian Northern has finished its construction year, having made a new record for 1911. Four thousand four hundred and fifteen miles of Canadian Northern line are now operating west of the lakes. Out of a total building program of 1982 miles to be completed two years from now, 985 miles of track were laid this year.

This summer, west of Port Arthur, 16,686 men were employed in C.N.R. construction. Every contract on the entire transcontinental system as projected by Mackenzie and Mann from Montreal to Port Mann and Bartlett Sound on Vancouver Island is let, and work on them all has been proceeding. Contracts for 80 miles of line on Vancouver Island, 500 miles from Port Mann to the Yellow Head Pass through British Columbia, will continue to be worked all winter.

The New Ontario line will also employ 4,500 men all winter, cutting right of way, blasting and bringing in supplies on the snow roads. Half a million dollars are being spent on the new coal dock at Port Arthur, and much of this work will probably be continued all winter.

The old Portage to Athabasca Land-

ing from Edmonton across the heights of land from the Saskatchewan to the waters of the Mackenzie River system—a trail used by the fur traders for more than a century—is now crossed by a line of rail. The C.N.R. branch is completed ready for operation. The Peace River line has also been well started on its way to serve Canada's "last West." Over 6,100 miles of C.N.R. are now in actual operation. East of Port Arthur 1,755 miles are carrying passengers and freight.

Work on the lines, Grenville to Montreal, Ottawa, to French River, Trenton to Ottawa, Toronto to Niagara Falls will be taken up in the spring.

Sir William Mackenzie, the financial power of the road, brought considerable English capital into Canada this year, the last loan figuring at thirty-five million dollars.

DOUBLE TRACKING

In order to cope with the rapidly growing freight and passenger traffic in the Prairie Provinces, the main line of the C. P. R. is to be double-tracked from Brandon to Medicine Hat, a distance of 524 miles.

C. P. R. Has an Eye to Beauty

THE Canadian Pacific Railway is a system as unique as it is practical. It is the only railway in Canada, or on the American continent for that matter, which considers the decoration of its lines. Away up in Alberta the Irrigation Department is making the barren spots of earth to blossom as the rose, and a Forestry Department in Winnipeg is endeavoring to coax the Western people to plant a tree. Here and there throughout this long-linked system this wonderful railway is establishing experimental vegetable and fruit farms; and the experimenters are the hard-worked agents and sectionmen, as well as the locomotive foremen on the working staff.

In Montreal, at the headquarters within the Windsor Station, the space for a Floral Department is accorded a busy staff of willing workers whose duty it is to distribute flower seeds throughout the length and breath of the line.

Last year more than one hundred

thousand packages of seeds and bulbs were sent out by this department. Thirty-six different varieties of bloom are included, and a "prize garden" has been established, enabling the busy workers along the line to turn the leisure moments of their labors into the cultivation of flowers and gardens. The prizes offered by the company are cash in kind, and each year the competition grows keener.

On the Atlantic division in 1911 the grand prize (\$25) was won by A. Wright, of Woodstock, N.B. D. J. Steele, of Sherbrooke, Que., was also a grand prize winner; J. A. Nicol, of Rossport, Ont. (Lake Superior division), carried off honors, and the Pacific honors were upheld by Mr. Preece, of Portage la Prairie, whose garden beat everything in sight. In Agassiz, B.C., it was a woman who beat former records, for Mrs. Lovell, wife of the section foreman at that point, carried off the \$50 in gold. The C. P. R. gardens are attracting world-wide attention.

WANTED—THE RIGHT MAN

IN the present trend of the times when every movement is regulated by a pendulum of value there are thousands of opportunities going to waste for want of people to take them when they come. As a matter of fact the history of reverses in business might be summed up in two words, "Lost Opportunity."

Daily we hear the cry, "If I had only taken hold at the time." But when fate knocked at his door no one opened.

—Theodore P. Shonts.

AMONG THE MAGAZINES

The Mormons in Alberta

Canada Monthly for December is even more than usually bright. The opening article, "Till Death Do Us Part," by Emily F. Murphy, deals with Mormonism in Canada, and will be of general interest. There are some seven thousand Mormons in Alberta. They are located around Cardston and Raymond. As the writer says, they are a community to be reckoned with. It has been a fashion lately to muckrake the Mormons. Those who know least about them raise the loudest noise.

In the present issue, Mrs. Murphy takes up the question of polygamy from first hand knowledge; next month she will discuss the question of Mormon influence in politics.

The idea that polygamy is practised by the Mormons in Alberta Mrs. Murphy calls "A Mischievous Story and Foolish."

"It is true," she says, "that certain of the older Mormons have more than one wife whom they support either in Alberta or Utah—they acknowledge this themselves—but we have no reason to doubt their assurance that they are the husband of one wife only.

"It is like this: When the Mormons first came to Canada fifteen years ago, they agreed with the Dominion Government that for the privilege of taking up land, and of becoming Canadian citizens, they would rigidly eschew the practice of plural marriages. Some of these men had two wives, or perhaps even more. Popular preju-

dice being opposed to such an act, it was not advisable to kill off the extra wives by starvation, so that it devolved upon the man to support them. Be it said to the credit of the men that they have not shirked the duty, but in every case have made good. What would you do, good fellows all, were you in their place?

"On her recent visit to our province, Miss Nan Moulton, a clever Winnipeg journalist, had the following conversation with Bishop Harker of Magrath:

"Then is polygamy not practised in Cardston at all?" asked the journalist, in search of adverse evidence.

"Not with the knowledge and consent of the Church, ma'am!" replied the farmer-bishop. "Not since the manifesto of 1890. A man might not desert a woman married in all good faith, and some of the elder men—and here he gave a name or two—have two wives here in Alberta; one in Sterling and one in Raymond; or Magrath and Raymond, as the case may be; one is his wife keeping home, the other a wife no longer, but within supporting distance." He said, moreover: "We try to have our people keep a law that is not to us the law of God, just because it is the law of your country.

"The tongues of men and angels could say no more. Here is a man who looks with level eyes into those of his critics and tells the truth, and when a man does this there is no great

gulf fixed between him and the rest of the people."

Mrs. Murphy's article is accompanied by a photographic group of representative Alberta Mormons—a bright, intelligent and more than average good-looking lot of people. Some of the young girls are strikingly pretty.

On the front cover of the magazine is a large size picture in colors of Councillor John Henry Smith, one of the Mormon leaders. It is a strong, handsome face.

The balance of *Canada West* is filled with good things. "Philomel's Doll," by J. A. Dobson, told in French Canadian dialect, is a pretty bit of

Christmas reading, characteristic of Jean Baptiste, with a dash of pathos in it. "The Taking of Almighty Voice, 'Bad Indian'," by A. A. Strachan, is the first of a series. The author, who has seen ten years service in the Mounted Police, says it is written first-hand—not handed down. If the others of the series are as good they will make interesting reading. "On the Other Side of the Mountain," is a bear story, and "Out at French's" is a sketch of a visit to the naturalist at Victoria, B.C., who keeps an extensive private menagerie, which you can scent from afar—all Victorians know it. The rest of the number includes some good fiction.

When Honesty May be Dangerous

IN *MacLean's Magazine* for December, Frederick Greyson has a clever article entitled "The Menace of Honesty at Ottawa." The writing is racy and the point of view sensible and original. This is how it opens out:

"Mere honest men are a menace in Canadian politics. In the Government of Canada are required men of genius—imagination and enterprise.

"The danger in the honest man is that he may be chosen for a high office because of his honesty. When he has been in office a few months it is evident that he is honest and no more; he has no genius.

"Honest men are very desirable; and after everything is said and done, honesty must be the basis of all good things, in Government or in any other thing. But mere honesty is apt to be stupid, while genius is often associated

with moral frailties. The question in our mind is this: Is the Borden Cabinet too honest?

"Horse-stealing and Piracy upon the High Seas are forms of genius, misdirected. Great men in history have had their weaknesses, amiable and otherwise. Placed in different circumstances, Napoleon might have been a master yegg-man. Given an opportunity, Captain Kidd and King John and Louis Riel might have become bank presidents, railway promoters, great evangelists or statesmen. In the present instance, we refer to statesmen.

"In the old school readers, Honest John, the Miller, set forth the charm of his honesty. While he did not give short weight in flour, still it is open to question whether he was not the man in the village who opposed all progress, all reforms. For honesty is

a solid thing. Its chief quality is fixedness. Like an ample waistcoat it is inclined to accompany self-content.

"Unfortunately, business genius, the kind which is needed at Ottawa, is never out of work in Canada. A thousand opportunities open every morning to the Canadian who can see and think and act, more clearly and with more speed than others. The difficulty is to attract these men of genius into the service of the nation. They can make more money in selling real estate or promoting companies. In politics, their ambition meets more rebuffs and the reward is partly paid in glory, which is something like one of those cheques for ten thousand—good wishes, which one receives at Christmas time from a wealthy relative.

"One might be led to believe that Premier Borden's Cabinet is too honest, that it lacks Genius. From the things said by the daily papers it is composed either of incapables or hopeless paragons of honesty.

"Sir Wilfrid Laurier, while he was himself above the shadow of reproach, employed in his Cabinet at different times men who were notoriously lacking in a sense of personal honor. In probing open our wilderness with steel rails and rolling flat-cars full of civilization into Canadian fastnesses, his own government co-operated with men who were undoubtedly dishonest in some things and men who have even gone so far as to attempt bribery.

"Laurier may not have known that he was dealing with such men. In his loyalty to his colleagues he may have ignored the allegations made

against them. But there are those who have a shrewd suspicion that he knew, and that he preferred to employ tainted genius even at the cost of promoting dishonest men, rather than suffer the development of the nation to be retarded in the hands of mere Honesty. We have no evidence that this was Sir Wilfrid's policy. One could not say that such would be a desirable policy. But in the Government of Canada it must always be wise for any Prime Minister to bear in mind that Canada must not only be governed, but constructed: that national construction work requires the biggest brains obtainable and that, rather than employ mere honest dullards, it might pay Canada to hire a Bill Miner or a Jesse James even at the cost of letting them steal the gilt from the picture frames in the Senate.

"There is not quite enough imagination in the Borden Cabinet. Hon. Mr. Borden, Mr. Perley, Mr. Doherty, Mr. Foster, Mr. White and Mr. Cochrane, never dream. Mr. Burrell may, but his dreams touch more the question of apples than Dreadnaughts. Of the others, two offer: Mr. Monk and Mr. Hughes. Colonel Hughes has enough imagination to supply a regiment. His dreams are, however, inclined to be quickly built and quickly unbuilt, like patent tents, or portable houses in Cobalt. The Colonel's imagination runs like fire over short dry grass. There is a blaze of light and it is gone. There is a crackling sound and then silence. Colonel Hughes' imagination will serve its purpose in the New Cabinet. It may act as tinder to the heavy mass with which it is associated. It may blaze up and give

proper light at proper times. The imagination of Honorable F. D. Monk is of a different sort. It is of the slow, smouldering kind, that works slowly into the vitals of things, warming the material, heating the fibres; and then suddenly, one day there may be a blaze and the whole Cabinet shall have caught fire from this one man's brain. But beyond these two men, where else is there any imagination in the Borden Cabinet? Is there a daring man in it? Someone may suggest Mr. Rogers. Perhaps he may serve the purpose. But it is not likely; his career, so far, has given no great signs. Meantime some of the new men may develop what is wanting."

Mr. Greyson holds out the hope that there will be surprises—that the new environment may develop unsuspected trails.

Will the Borden Cabinet, we ask, be able to pull together? Provided it has genius, what assurance is there that this very genius might not wreck the cabinet by importing controversial

matters? He answers his own question thus: "There is one man who will keep this cabinet together. His name is C. J. Doherty, the new Minister of Justice." Mr. Doherty is shy on the platform and not much at speech-making, "but in the Cabinet, and at times in the House of Commons itself, he will be to the leader of the Government like the Shadow of a Rock."

The article is illustrated with portraits of the Cabinet Ministers, each of whom comes in for spicy character-painting.

"Some Cities I Know," by Augusta Bridle, deals with the characters of the cities dealt with as the author sees them. "Sylvia's Best Seller," is a bright bit of fiction. "Some Don'ts in Furnishing," gives in half-tone and text some good points on how to avoid ugliness in a big house. The second of Dr. Orison Swelt Morden's series of articles, entitled "Ambition," contains sage advice to the young man who aims to "arrive."

The Sportsman's Milk-and-Honey Land

Rod and Gun for December is full of good things to interest the sportsman. The illustrations, which are numerous, are splendidly brought out. There are no less than twenty articles, covering shooting and fishing from Nova Scotia all the way across the Dominion to British Columbia.

Those who know Vancouver Island and those (who are most of us) fond of a good climate and sport galore, will appreciate "A Thanksgiving Day

on Vancouver Island," by Bonnycastle Dale. Listen to this:

"Would you hear of the land that 'flows with milk and honey,' where every day is pleasantly warm and every night cool enough for the blankets? A land of green fields and sparkling rivers, lichen clad hills and heavily forested benches, set amid a circle of snow tipped mountains—July nestling in the lap of December.

"The scene is the Sooke River—a

river but five miles long by some twenty-five to fifty yards wide—in places it is but a few inches deep, in others thirty feet. In places wide, alluvial flats border it, in others the hills push their wide bases into its very bed. These hills are amply clothed with great Douglas firs and picturesque cedars. The annual rains in the fall have distributed great masses of pebbles—making what we call 'riffles.'

"Not much of a stream for fish, you would say. In Ontario any good sized fish would stick its back clear out of the water if it tried to ascend so shallow a stream. It would seem as though a school of fifty fish would fill this stream for breeding purposes. What will you call me when I tell you that fully a quarter of a million fish, from one to twelve pounds in weight, Coho and Dog Salmon, Steelhead and Cut-throat trout spawned in that Sooke River and its one little tributary within four weeks before and four weeks after Thanksgiving Day? Truly a land that 'flows with milk and honey.' Come with my youthful assistant and myself and see these scenes of Nature's extravagance.

"In the Inlet that forms the first harbor of Sooke the sea running food fishes had been gathering since September. It was only the night before Thanksgiving that we had forcibly thrust upon us the magnitude of this throng. For weeks we had seen them streaming up the river, but that night we met them in solid masses in the water. We had been studying and picturing the flight of the wild fowl on an adjoining spit. The lad had been making a closer study with his gun and some of his misses were as

graphic as my blank films when I miss with the camera—but more spectacular. Night had fallen as we paddled slowly across the calm Inlet. Long lines of ducks swam sidling away from us. We were trying to distinguish the varieties by the way they leaped or the noise they made in getting under way—not so difficult as it seems. Every flock of mallards announced their breed by loudly quacking. The teal jumped with so little splash and so light a fanning of the wings that we usually guessed them correctly. The widgeons always gave themselves away by their sweet, short calls, 'a-peat-a-peat.' The low, swift, strong, rising flight marked the blue-bills, the deep notes of the whistling of the wings any of the three surf ducks. The coot and the coween both fooled us constantly, unless the former pattered or the latter called 'kla-how-yah' (a salutation 'good-day' in the Chinook or coast jargon). Ahead of us the tide rippled more noisily in its channel than was its usual custom. It seemed fairly to boil. We knew the tide was running out, but in the semi-darkness this sound made me, as steersman, sit up and strain forward in the canoe to locate the cause of the much increased confusion. A moment more and the good old Rice Lake canoe swept off the tide flats into the swiftly ebbing tide channel.

"Instantly there was a mighty leaping, splashing, struggling host of salmon all about us. The slim craft swept so swiftly into this crowded water way that we were in constant collision with the Cohoes and Dog Salmon that swam, awaiting the next tide to ascend the river. While we

were both assured there was no danger there was plenty of excitement whenever we struck a specially thick mass and they leaped and swam away before us, as does the water before a falling stone. With bare trolling hooks sweeping behind us we could soon have loaded our sixteen footer."

A few of the titles of other articles

in *Rod and Gun* will illustrate its Christmas bill o' fare: "Some Trips to Petawawa," "Moose Hunting in North-Western Ontario," "A Successful Big Game Hunt," "Fishing in the Laurentians," "Fishing and Hunting in Nova Scotia," "The Alpine Club of Canada," "A Day's Shooting in Manitoba."

Feathers Twice the Price of Gold

The December *Westminster* contains an attractive bill o' fare, opening with the story of "An Ascent of Mount Sinai," well illustrated with photographs. "The Trade in Feathers," by Christian Richardson, gives an interesting insight into those fine things which make fine birds, human and otherwise. Here is an extract which will be interesting as well as news to many who are not millionaires:

"The feathers were the most beautiful I had ever seen. One plume was 24 inches long and 12 inches wide—not the knotted 'willow' type, but the perfect single feather. A pure white boa was at least a foot through in the centre and worth \$50. A few hours before a well-known Canadian woman had purchased \$100 worth of plumes to smuggle home.

"But beautiful and costly as the ostrich feather exhibit was it sank into complete insignificance before the rainbow display of other feathers. And I began immediately to wonder why so many 'feather merchants' have only ostrich feathers in the firm name. Is this trade in dead song birds of Britain and dead birds of

more gorgeous plumage from all over the globe at last becoming one which even the dealers are chary of advertising? One would not judge so from a glance into any retail milliner's window. But why is it? The display in this wholesale house was like a blazing tangle of broken rainbows. The 'made' pieces could with difficulty be detected from actual wings. On some were scores of feathers of an Indian bird glistening like jewels in dozens of iridescent tints. Each separate feather is hardly larger than a pin head. There were feathery masses of Bird-of-Paradise sprays, armfuls of 'aigrettes', the nuptial plumes of the egret and the white heron, worth £4 an oz. and stands of the filmy marabout plumes, retailing at £8 an oz., just twice the price of gold."

The article is a plea for the preservation of bird life from wanton destruction.

"Fox Ranching on Prince Edward Island," by R. G. Sinclair, tells of the development on a successful and quite a large scale of a new industry. The kind these breeders are raising is the black fox. There is big money in

them. Single skins have brought from fifteen hundred to two thousand dollars on the London market.

Edward E. Braithwaite contributes an informative article on "Higher Education in Western Canada," showing the money that the west is spend-

ing, and the progress being made in higher education. The article has some good half tones of colleges and professors. In "The Winter Sky," star gazers will find an interesting study. The whole number is creditable to the publishers.

The "Canadian Magazine"

The *Canadian* for December is up to its usual high standard. Newton MacTavish's article on "Dear Old Piccadilly" is noticed elsewhere. Arthur Stringer, whose analyses of Shakesperean characters have been so interesting, contributes "A Study of Iago," whom he calls "the greatest villain ever created," beside whom Milton's Satan "is a mild and sympathetic figure." Mr. Stringer has certainly not missed many of the bad points of the undoubtedly bad Iago. Pre-election editorial writers who are short on epithets to hurl at the enemy will find a ready compilation in this study of Iago.

Peter McArthur has an amusing story, "The Madness of the Millionaire," who, seized with a longing for old-fashioned pork and beans for a change, instead of turtle soup, has a struggle to get them as he used to know them in his hard-up days.

Other good things are "The Fairy Tale in Art," by A. B. Cooper, "The Pioneer Teacher," "The Woods in Winter," "The Trail of Missing Men," "The Cabinet Mystery," "The Pioneer Teacher." In "Calgary Station," Isabel Ecclestone Mackay paints a familiar picture, in verse, of the immigrant just arrived.

In Dear Old Piccadilly

Newton MacTavish contributes to the *Canadian Magazine* for December a vivacious and life-like sketch of "Dear Old Piccadilly," illustrated with characteristic drawings and photographs. It almost makes you feel you are there. For instance, what could be better than this:

From the top of an omnibus you look down for the first time in your life upon this great whirlpool of humanity—Piccadilly Circus. You had often heard of it and had won-

dered. Piccadilly! A name to relish trippingly on the tongue, to dilly-dally with, to pronounce and repeat and intone until it takes its place in the vocabulary with such expressions as helter-skelter, willy-nilly, hurly-burly, and topsey-turvy.

Topsy-turvy! That is the very word for the top of an omnibus as you swing with the tide down into this Gargantuan vortex. You have mounted, we'll say, somewhere near Whitehall, have swished past Down-

ing Street, past the Horse Guards, past the Admiralty, made the curve of Trafalgar, slipped into Cockspur Street, and literally slambanged with all the others, wonderingly, over into Piccadilly.

But you are not in yet. You thought you were, but you weren't. You thought your driver had lost control of the motor, that all the other drivers in front and behind and at the sides had lost control of theirs, that the taxis buzzing amongst them were all running away, that proud equipages of the lofty were in peril of degradation, that delivery tricycles were entirely submerged, that persons afoot were hopelessly entangled; in short, that the whole congregation was coming together in a crushing, demoralizing mass. Unnerving enough it would be with the inrush from Piccadilly street itself, but when you see the circus vibrating with like disgorgings from Shaftesbury Avenue and Regent Street and the Haymarket, involuntarily you shut your eyes and check your breath, for you know that the crash is coming. But, somehow, it does not come. Somehow or other the catastrophe has been averted, and you open your eyes to behold, almost with a gasp, the astounding regulation of the London streets. Your 'bus has stopped, all the other vehicles in your line of march have stopped, and you see in front the uplifted hand of authority, the token of the supreme power of the London bobbie.

But you are looking through an astigmatic lens, for the scene is still all topsy-turvy. But topsy-turvy, even now, cannot be the word; for although the scene changes with

kaleidoscopic confusion, there must be moments when the trained eye can fix the picture, like a group of inanimate puppets on a stage, and see how one cog fits into another.

Perhaps it is this sense of turmoil and confusion that makes men the world over sigh deeply and exclaim, "Dear old Piccadilly!" But, no; it must be something else, the something that dazzles and ensnares as you step down from the 'bus and join the commingling throng. You have a feeling of centrality. The great movement of humanity, the incoming and outgoing of vehicles, the phantasmagoric bigness from a human standpoint make it all seem as if this is the centre of the universe, as if from or to this circle everything human radiates or converges.

And again: Everyone seems to be intent on going somewhere—everyone except you yourself, for you are apart from the throng, and you stand awestruck at this march past of the legions of cosmos. Who are they? Where are they all going to? Everybody. Everywhere. And, yet, who are *you*? Nobody. And where are *you* going to? Nowhere.

FOR those who see Truth and would follow her; for those who recognize Justice and would stand for her, success is not the only thing. Success! Why, Falsehood has often that to give; and Injustice often has that to give. Must not Truth and Justice have something to give that is their own by proper right—theirs in essence, and not by accident? That they have, and not here and now, every one who has felt their exaltation knows.—Henry George.

PULSE OF THE PRESS

Agin The Government

THE Irishman who, on being asked about his political opinions, said that he was "agin the Government," had a sounder heart and possibly a clearer head. When in doubt, it is pretty safe to support the Opposition. The Opposition is not always right, but there are so many time-servers and poor-spirited creatures who will support anything that has the appearance of power and authority, that the independent voter will hardly make a mistake in throwing his weight on the

side that is "agin the Government."

Although the hero of the story is an Irishman, the idea of opposing the Government on general principles is prevalent throughout the United Kingdom, and seems to be a characteristic of "the British-born." British Governments usually lose in the bye-elections. Englishmen, Scotchmen, Irishmen, Welshmen, have learned by centuries of experience that reforms are achieved by invoking the spirit of resistance and revolt.—*Toronto Star*.

Go West For Ideas

British Columbia allows its municipalities to exempt improvements and place heavier taxes on vacant lands, and Vancouver is a conspicuous example of the benefits of the system.

Premier Sifton, of Alberta, declared that he was highly pleased with the resolution of the Alberta Local Improvement Districts Association as to the taxation of land only. The resolution was in these words:

That, in the opinion of this convention, it is desirable that all rural lands, whether situated in rural municipalities, local improvement districts, school districts, or hamlets, shall be assessed on land values only, and that all improvement whatsoever be exempt, and that a rebate per acre be allowed on

all cultivated land, the rate of rebate to be fixed by the municipality.

The Premier said that if he had been drawing up the resolution himself he would have used similar language.

Saskatoon seems to have solved the language problem. The *Toronto News* interviewed the Minister of Education of that Province. "When asked by the *News* if there was any bilingual problem in Saskatchewan, Mr. Calder said that in all foreign-speaking settlements the trustees were allowed to have the native language of the people taught to the pupils for a half hour each day. For all the rest of the day the English language must be used."—*Toronto Star*.

Coalition Government

Some things said by Liberals in Parliament and many things written by Liberals in the press of Canada have been designed to create the impression that Mr. Borden's is a coalition government, says the *Montreal Gazette*. It is not evident why anybody should greatly object to this. Most governments are in some senses coalitions.

It is not easy to get from a dozen to a score of men with strength to fill ministerial positions who do not diverge on some questions. The late Laurier Government when it was formed contained men who did not call themselves Liberals, or who had been associated in public life with opponents of the Liberal party. Mr. Tarte and Mr. Blair are in instance.

The Salisbury-Balfour Government in Great Britain contained men as radical as Mr. Chamberlain, and as conservative as Lord Salisbury. (The Asquith Government to-day contains Mr. Lloyd George and Sir Edward Grey, men as apart in their ways as are any Conservative and Liberal

leaders in Canada. In Canada also one coalition government did most to make confederation an actuality, and another carried the confederation through its early years of trial.

There is nothing in the word coalition, therefore, whether as regards its dictionary meaning or in connection with its historical association to make people doubt the good faith of a cabinet to which it is applied.

In these days administrations are judged by their acts, rather than by their names; and this is reasonable. It may be pointed out also that the more effective way of unifying a coalition is for its enemies to attack it.

Men acting together in a common cause, defending a common policy against a common enemy, are liable to forget what they may have differed upon and to think most of that on which they are agreed. Those whose votes made the present government possible need not worry about what it is called if its work is well done; and it has made some good beginnings on its varied tasks.

Effective Policy For Liberals

Reciprocity cannot be discussed profitably except as a part of a policy of tariff relief. It is a change that can be effected only under specially favorable circumstances. It requires a unanimity of views between two nations. Reluctance on the part of one may be sufficient to hold back both. A former attempt at reciprocity between Canada and the United States

was made futile by the attitude of the Republic. The recent attempt was frustrated by the attitude of the Canadian people.

It would have been of marked advantage to the Dominion to have effected the proposed reductions in her own tariff without regard to the American policy. The advantage would be greatly enhanced by the

simultaneous removal of the American tariff as contemplated.

Under all the circumstances it would seem the most effective policy for the Liberal party to concentrate not on effecting any improvement in the tariff, but on preventing it from being made materially worse.

In this there will be abundant scope for all their energies. If they can prevent the tariff from being made worse until a more enlightened public opinion has had time to develop they will be rendering a valuable public service to the Dominion.—*Toronto Globe*.

Champ Clark is Still Champing

Speaker Champ Clark keeps on explaining long after his explanations have ceased to be valuable. He has now publicly declared in the most solemn way that when he supported reciprocity as a step toward annexation he meant peaceful annexation and not the military conquest of Canada.

This shows that the Speaker of Congress has not yet begun to understand the Canadian position. The people of this country did not vote down reciprocity because they feared a military invasion. They know that if an invasion should ever be undertaken it would have to be met as it was met before.

But they are just as much opposed to the method of annexation which Mr. Clark had in mind as they are to armed conquest. They agreed with the leader of the Democratic party and the leader of the Republican party that the treaty was a step toward separation from the Empire and continental union. They refused to take that step.

The time may come when Mr. Champ Clark will understand why Canadians resent the suggestion that Canada may be gathered into the United States by some process of bar-

gaining. Then he will not take the trouble to explain himself away by saying that this is the kind of annexation he advocates.—*Vancouver News-Advertiser*.

SWORDS INTO PLOUGH-SHARES

Colonel Sam. Hughes had not been long at the head of the militia department before he learned that the officers were equipped with swords made in Germany. These weapons will be passed over to Mr. Burrell to beat into ploughshares.—*Vancouver News-Advertiser*.

WHY DEPORT WORKERS?

Men who come into Canada seeking work, and finding it and doing it, are again being hunted down by immigration officers and fined and deported. There are some men in the public employ who think more of the letter than of the spirit of the law. They should be instructed that a man at work, even if he is poor, is not a danger to the country.—*Montreal Gazette*.

How To Build Up Canada

CANADA is for national policy all along the line. National policy in federal and provincial affairs.

We can't have too much of this doctrine.

Our own work for our own work-people.

Our own markets for our own products.

And it's in the metals more than anything else that we want the principle of encouragement of native products.

We are producing iron, copper, lead, gold, silver, coal and perhaps more nickel than any of these. But we don't know. We're sending our nickel ore unrefined out of the country to American mills and to American labor.

The government at Ottawa is or ought to be a national policy government, one that believes in the production of our metals here in Canada. Nickel must be finished in Canada,

like gold and silver, and if the pig-iron industry needs a restitution of a portion of the bounty in order to build up the production of iron, steel, wire, etc., in Canada, we can afford to do it and must do it. An export duty will fix nickel and a return of the bounty aid iron.

These are not things for a tariff commission to consider so much as for parliament and the government to declare as a principle.

The two live questions are nickel and pig-iron and they must be dealt with. And quick, outspoken handling is what the country wants. If there is anything that ever paid Canada it was protection to native products.

The farmers and consumers are entitled to every consideration and there is a point of adjustment between them and the principle of protection that it is not difficult for public men who have courage to find.—*Toronto World*.

Wasting Public Money

THE Ottawa *Free Press* points out that on a recent afternoon in the House of Commons there were just 57 members out of 221 present when a question of great importance, the suspension of operations on the Hudson's Bay Railway, was under discussion. Later on, when the House was discussing the site for the Transcontinental Station in Quebec, the number had dwindled to 51. The *Free Press* adds:

"All the members are paid at the

rate of \$100 per week to attend the sessions of the House.

"How were the other 175 earning their pay?"

The question is pertinent. When the indemnity was increased to \$2,500, it gave a member of Parliament the means of devoting his whole time to his duties, without financial loss. A member of Parliament has no more right to absent himself from the House, without reasonable excuse, than a lawyer has to be absent from

the court room while his client's life or property is at stake. His place is in the House of Commons just as clearly as the civil servant's place is at his desk.

In the case of members who are absent from Ottawa without excuse, there is a penalty in the form of a loss of a part of the sessional indemnity. But there is no penalty for the man who takes no part in the work of the House; for the man who votes upon a division when he has not heard a word of the debate.

While it might be difficult to frame rules which would cover every neglect of duty of this kind, much could be done along the line adopted by the *Free Press*, watching the attendance, and letting the people know that their interests are being neglected, and their money taken without service given in return.

What is the sense or justice of members of Parliament making speeches against waste and extravagance, when they set the example of waste of public money by themselves taking public money without working for it? What is the sense or justice of criticizing civil servants, and advocating civil service reform, when legislators set so bad an example to officials?—*Toronto Star*.

AMERICANS COMING HERE

Reports show that immigration from the United States into Canada has not been checked, but is much increased by the defeat of reciprocity. It has not struck the people over the line that Canada has done anything to her disadvantage.

On the contrary, it has been made clear that Americans who desire to make money out of Canadian resources must come to Canada to find their opportunity.

Since the election there has been a considerable revival of United States investment in Canadian industries. Many United States concerns, which were considering the establishment of Canadian branches, waited to learn the result of the election. It was proclaimed that the reciprocity compact was only the beginning of closer relations, which would give the United States the run of the Canadian market. That bright dream has vanished, and now men who want the Canadian market are preparing to produce goods in Canada.—*Vancouver News-Advertiser*.

VANCOUVER INVESTMENTS

We can place your money in Vancouver to advantage, either by purchasing property, which should show handsome profits within the next few years, or on first mortgage, bearing 7 to 8 per cent. per annum.

We invite correspondence.

**North West Canada
Trust Co., Limited**

CAPITAL, \$250,000

433 Homer St., Vancouver, B.C.

Progress and Development OF THE TOWNS AND CITIES

*Latest Reports from THE BUSY MAN'S Correspondents
Tell of Increasing Prosperity Throughout the Dominion—Many New Factories Being Built and Old Ones
Being Enlarged—Phenomenal Expansion in the
Middle West—British Columbia Making Gigantic
Strides in Building Construction—Bank Clearings
Show Remarkable Increases.*

Abbotsford, B.C.

Abbotsford wants furniture factories and wood-working plants. There is an abundant supply of choice material in the adjoining forests which can be had at low rates. Write the secretary of the Board of Trade for full information. A sash and door factory would certainly be an extremely profitable enterprise. There are also openings for a milliner and a watchmaker.

The town is on the line of the Vancouver, Sumas & Seattle Railway, 48 miles from Vancouver. C. P. R. and G.N.W. Telegraph. Dominion Express. Bell and rural phones. Public and High Schools and Opera House.

The principal industries operating here are brick and tile works, several saw-mills and safety powder company. New coal mines are being developed. Electric light and power are supplied by two large power companies at 15 cents.

The population is 600. Assessment roll, \$250,000. Tax rate, 3½ mills. The Royal Bank is under the management of A. S. Morley.

Municipal officers are: J. J. Sparrow, Mayor; W. J. McCallum, Clerk.

Chas. Hill-Tout is President of the

Board of Trade; J. W. McCallum, Secretary.

The annual agricultural fair is held in September.

Antigonish, N.S.

There are good openings here for manufacturers, where exemption from taxes, water rates and other considerations would be an advantage. There are excellent shipping facilities, local, rural and long distance telephone, Western Union and C.P.R. telegraph.

On the Intercolonial Railway, 146 miles West of Halifax, 130 miles from Sydney.

The population is 2,000; assessment, \$473,480; tax rate, 20 mills.

There are eight miles of town streets, five miles of sidewalks, public, high and separate schools, convent, university, public works buildings, court house, county buildings, Celtic hall, theatres, club room, billiard halls, and one of the best hotels in the Province.

Electric light and power are owned by a private company; the water supply gives 40-lb. pressure in the hydrants. Ample fire protection, with hose reels,

etc., under Fire Chief W. S. Copeland; Chief of Police is Jno. McDonald.

The convention of the Nova Scotia Union of Municipalities will take place here in 1912.

Banks are, Nova Scotia, managed by E. F. McNeil; Royal, F. St. C. Harris, and Commerce, W. H. Harrison.

The Mayor is D. McIsaac; Town Clerk and Treasurer is D. C. Chisholm; Town Engineer, S. A. Hulbert; Postmaster, Alex. MacKinnon.

Asquith, Sask.

There are openings here for a lawyer, a veterinary surgeon, a brick plant and a machine shop. For particulars of the concessions made to new industries, write the Secretary of the Board of Trade.

Asquith is 448 miles north-west of Portage la Prairie, on the Saskatoon and Edmonton branch of the C.P.R. The G.T.P. also serves the town.

A 150-barrel flour mill, and 25,000 bus. elevator have just been completed. There are public school, town hall, exhibition buildings, hotel, C.P.R. and G.T.P. telegraph, and Government phones, fire protection includes gasoline fire engine, and equipment in charge of F. J. C. Dingwall, Fire Chief.

The population is 437; assessment, \$475,000; and tax rate, 18½ mills.

The Union Bank is under the management of H. G. Parrott. C. L. Mather is President Board of Trade; R. Saunders, Secretary and Town Clerk; J. G. Laycock, Secretary Board of Trade.

Athabasca Landing, Alta.

A flour mill and a brick yard would be welcomed here. Fuel is plentiful and cheap.

Athabasca Landing is 75 miles north of Edmonton, on the Athabasca River, 1,650 ft. above sea level; from this point navigation extends through Clare Lakes and Mackenzie River to the Arctic Ocean. The Northern Transportation

Co. attend to the freight and passenger traffic.

Jas. H. Wood is President of the Board of Trade; A. L. Sawle, Secretary; C. E. Naucekeville, Sec.-Treas. of the town.

The Imperial Bank (managed by A. L. Sawle) and Royal Bank (managed by J. M. Howley) attend to the financial wants of this district.

There are public schools, public hall, theatre, hotel, large sawmill and lumber industries, Government telegraph system. Town water supply from Athabasca River will be installed next season.

Population, 550; assessment, \$250,000; tax rate, 21 mills.

Belleville, Ont.

Belleville is a busy manufacturing centre as well as a summer resort. Its speckled trout and maskinonge fishing is unexcelled. Fifty miles north is the deer country, the delight of the hunter.

The surrounding country is noted for its minerals (iron, gold, asbestos, lithographic stone, corundum, arsenic and lead), and rich farming and fruit lands. New manufacturing industries would be welcomed by the town and suitable concerns would be granted fixed assessment for 10 years, and free site with cheap power.

Among the many industries here already are lock works, shirt factories, flour mills, foundries, rolling mills, brewery, evaporator, marble works, mattress factory, pork factory, canning factory, boat building, woollen mills, cement works, carriage works, paper mills, machine works, furniture factories, distillery, vinegar works, stone quarries, brick works, tannery, tinware and lanterns, planing mills.

The banks and their managers are: Union, J. P. C. Phillips; Dominion, J. W. Murray; Standard, Jno. Elliott; Montreal, R. Tannahill; Commerce, C. M. Stork; Merchants, H. Sneyd.

Transportation facilities are Grand

Trunk Railway (main line and Midland division), connections with C.P.R. and steamboat lines, giving regular connections with Canadian and American ports. Its splendid harbor is well patronized.

There are two daily newspapers, opera house, Y.M.C.A., hospitals, city home, county home, Government assay office, Deaf and Dumb Institute, colleges, fifteen churches, public, separate and high schools, business colleges, public library, municipal water, gas and fire department and sewerage systems, custom house and armouries, Bell and rural phones, G.N.W. and C.P.R. telegraph.

Electric power 18 and 20 dollars per H.P., 24-hour service. The sidewalks are mainly concrete.

The President of the Board of Trade is W. B. Deacon; Secretary, W. N. Ponton; Mayor, H. W. Ackerman; Clerk, W. C. Mickel; Treasurer, D. Price; Engineer, J. G. Lindsay; Postmaster, D. R. Leavens; Fire Chief, W. H. Campbell; Chief of Police, Jno. Newton.

The population is 10,440; assessment, \$4,946,817; tax rate, 26½ mills.

The leading hotels are: Hotel Quinte, Balmoral, City, Crystal, Dominion, Queens, Anglo-American, Hastings, Windsor.

Two new schools are being built at a cost of \$95,000.

Berlin, Ont.

Berlin has applied for letters of incorporation as a city, having a population of 15,300. The municipality owns all the public utilities (water, gas, electric light and power, and the electric street railway) and find it decidedly to their advantage. The Hydro-Electric power from Niagara is also under municipal control, and is fully installed. Water is supplied from Artesian wells.

Berlin is in the heart of the western peninsula of Ontario, on the Grand Trunk Railway. Also C.P.R. connections by electric street railway, six miles of which are within the corporation limits

and electric railway to Galt, Hespeler, Preston, Brantford, Hamilton, etc. There are five public and one separate school, collegiate institute, colleges and business colleges. Town hall, Carnegie library, county buildings, theatre and three amusement halls. Bell phones, G.N.W. and C.P.R. telegraph, Canadian and Dominion express.

W. H. Schmalz is Mayor; E. Huber, Treasurer; A. H. Millar, City Clerk; Hubert Johnson, City Engineer; J. A. Scellen, President of the Board of Trade; W. M. Lochead, Secretary; Chas. Niehans, Postmaster.

Busy Berlin needs seven banks to attend to the volume of its business. They are, with their managers, Bank of Nova Scotia, V. D. Macleod; Bank of Hamilton, C. L. Laing; Bank of Toronto, J. K. Balt; Union, F. D. Anderson; Dominion, Karl Bergmann; Commerce, G. M. Wedd; Merchants, W. E. Butler.

Berlin was the first town to agitate for Niagara power, and the first municipality to enjoy its benefits.

Birtle, Man.

There is plenty of trade here for a good grist mill, a foundry and a machine shop. The town is liberal and good terms can be arranged with suitable parties.

A new flax mill is just about completed.

There are public school, town hall, hotels and boarding houses, Government and Municipal phones, C.P.R. telegraph, gas plant owned by the town, cement and board sidewalks, eight miles of gravel streets, municipal buildings and Andrew's Hall.

The Union Bank is under the management of R. H. Parsons.

E. J. Wilson is Mayor; J. C. Dudley, Sec.-Treas.; W. H. H. Wood, Postmaster; H. A. Manwaring, Pres. Board of Trade; Jno. Patterson, Secretary.

The population is 600. Assessment, \$500,000; tax rate, 25 mills.

Blackfalds, Alta.

They want here a druggist, a doctor, an up-to-date general merchant, a sash and door factory, a starch works, and a cement block factory.

Blackfalds is situated on the C.P.R., 106 miles north of Calgary, 12 miles north of Red Deer, on the Calgary and Edmonton branch of the C.P.R. There are three churches, public schools, public hall, hotel, electric light and power, Government telephone, local and rural, C.P.R. telegraph.

The overseer is A. J. Shular; Sec.-Treasurer, Jas. McNicol; Postmaster, W. Waghorn; President Board of Trade, L. A. Hill; Secretary, W. McNicol.

The population is 150; assessment \$171,400, with a tax rate of 10 mills.

Fire protection is volunteer brigade; Chief of Police, A. J. Collicult.

Bounty, Sask.

They would welcome a general store here, also a veterinary surgeon, a lawyer and a restaurant.

Bounty is on the C.P.R. 15 miles west of Outlook and 135 miles north-west of Moosejaw. Population, 150.

President of the Board of Trade is C. Sutton; Secretary, Jos. Kennedy; Mayor, H. H. Davidson; City Clerk, F. Bishop; Postmaster, D. W. Gordon.

The Union Bank is managed by F. N. Mundell, and Commerce by J. P. Kennedy.

Three implement agents, two lumber yards, two livery barns, foundry and a good hotel. C.P.R. telegraph.

Brandon, Man.

Brandon has advanced a new idea by way of paying for the municipal street railway system. The council has decided to sell a subdivision of 160 acres, having a half-mile frontage on the city limits to the south, between Eighteenth and Twenty-sixth streets. The subdivision will have a car line through it.

water mains, sewers and electric light will also be installed. This will net the city a considerable sum towards the cost of the railway.

The Commercial Bureau has recently issued a map showing the shipping area of Brandon, as against the other distributing cities of the western provinces. A table of comparative freight rates is included, showing that goods can be shipped at a lower rate within the area than from any other point. It also shows that the elevator capacity of the Brandon shipping area is 19,324,000 bushels.

Building permits were issued in 1909 for \$350,120; 1910, \$982,385; and 1911 (first nine months) \$979,759; while the increase in population may be noted from the following: 1901, 5,620; 1906, 10,408; 1908, 11,282; 1909, 13,000; 1910, 13,500; 1911, 15,000.

Every week 346 passenger trains are in and out of Brandon, while the freight trains total 478.

The population is 15,000; assessment, \$9,573,740; tax rate, 21 mills.

Is fortunate to have the Government Experimental farm of one thousand acres located on its outskirts. The C.P.R., Canadian Northern and Great Northern centre here, affording exceptionally good transportation for its 300,000 bushel capacity elevators, its 2,000 bbl. daily flour mill, and other industries.

There are Government phones, both local and rural. C.P.R., Can. Nor., Gt. N.W. and Western Union Telegraph.

The streets are asphalt block paved, and 38 miles concrete sidewalks.

Brandon College (affiliated with McMaster University), business college, six public schools, collegiate institute, normal school not yet completed, Princess theatre, opera house, city hall. There are four hotels, and another very near completion, costing \$500,000, built by C.N.R.

New industries will be welcome here, and the city offers special inducements to those wishing to locate. Fixed assessment, special water rate to manufacturers, etc. Good stores can be obtained,

and there is a splendid opening for distributing houses.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c per M. watts. Water is supplied by Assiniboine River. Good sewerage system.

The fire protection is good. Equipment in charge of J. M. Malhuich; Chief of Police is W. Boyd.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, R. E. Speakman; Pres. Board of Trade, J. Willmott; Secretary, O. L. Harwood; Postmaster, Kenneth Campbell.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Evile; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants, J. S. Willmott.

The volume of trade transacted here is indicated by the following statistics of bank clearances:

*For 9 mos. ending Dec., 1910.	\$21,278,869
For October, 1910	2,747,645
For October, 1911	2,702,675
For 10 mos., ending Oct., 1911.	22,169,806

*Nine months only. Clearing House was established April 1st, 1910.

Brantford, Ont.

The City of Brantford has a strong and well-organized Board of Trade, and has appointed Mr. Jno. S. Dowling as Industrial Commissioner, for the purpose of assisting and encouraging industrial developments. There are already more than 60 factories established, and

the number of hands employed exceeds 6,000, with an annual pay roll of \$2,500,000. There are numerous factory sites available for manufacturing purposes, either on or off the railways, as required. Brantford is unequalled in shipping facilities, and besides being a great manufacturing centre is a very pleasant place to live in. Power and fuel are cheap, natural gas is used throughout the city, and Niagara electric power is delivered in unlimited quantities.

Population 25,000. Tax rate 22½ mills.

Brantford has recently paved its streets to a very large extent. Also putting in sewers. Two more companies have recently located here, viz., Brandon Shoe Co. (capital \$40,000) and Crown Electrical Mfg. Co. (\$100,000).

There are openings for almost every kind of manufacturing plant, and the city offers very liberal inducements. By writing the Secretary of the Board of Trade, Mr. Jno. S. Dowling, full particulars may be obtained. Metal workers of various kinds are in demand.

Electric power is supplied by Dominion Power & Iron Co. at \$18 to \$22. Gas is supplied by a private company at 40c for light and 35c for power.

There are 10 miles of street railway, 7 miles paved streets, and concrete sidewalks. Grand opera, Wycliffe Armoury, six public schools, one collegiate, business college, city hall, post office, six up-to-date hotels, C.P.R. and G.N.W. telegraph, Bell, local and rural phones.

The fire equipment is complete, having two stations in charge of Fire Chief D. J. Lewis; Chief of Police, Chas. Slemm.

Market days are Tuesday, Thursday and Saturday.

City Officers are: Geo. S. Matthews, Pres. Board of Trade; Jno. S. Dowling, Secretary and Industrial Commissioner; R. A. Rastell, Mayor; H. F. Leonard, City Clerk; A. K. Bunnell, City Treasurer; T. Harry Jones, City Engineer; W. G. Raymond, Postmaster.

The following are the banks with their managers: Bank of Nova Scotia,

F. J. Mabon; Imperial, H. T. Watt; Bank of Hamilton (2), B. Forsayeth and G. S. Smyth; British North America, G. D. Watt; Bank of Toronto, A. S. Towërs; Standard (2), W. C. Boddy; Montreal, A. Montizambert; Commerce, H. W. Fitton.

The bank clearances show:—

Amount of clearings for Oct., 1911	\$ 2,210,425
Total for 10 months, ending Oct., 1911	22,128,426

Building permits,—

Year 1909	439,335
Year 1910	681,030
1st 10 mos. 1911	555,660
1st 10 mos., October, 1910	519,130
1st 10 mos., October, 1911	555,660

Bridgewater, N.S.

Bridgewater wants some new industries, such as foundry and machine shop, boat building, furniture and wood-working establishments, fruit and canning factory. The Secretary of the Board of Trade will explain the advantages to be obtained here.

The President of Board of Trade is Dr. D. Stewart, M.P.; Secretary, P. G. Hall; Mayor, Robt. Danson; Clerk, J. A. Curll; Postmaster, W. C. Hunter.

The population is 2,500; assessment, \$12,198; tax rate, 155. There are good public and high schools. Telephone, local and rural, operated by Nova Scotia Telephone Co.; Western Union telegraph; municipal electric power and light, generated by water power; water supply from two large lakes.

The principal industries are lumber, confectionery and biscuits, waggons, gas engines.

The banks and their managers are: Royal, P. G. Hall; Montreal, H. H. Archibald; Commerce, E. C. Grundy.

Broadview, Sask.

Broadview offers the opportunity to land seekers to obtain land just north of the town which is now in the market,

having been reserved by the Government for some years past.

This is an ideal country for horse breeding, grain growing, or the general agriculturist. The Government Remount Station is here where choice horses are bred.

Broadview is a divisional point on the main line C.P.R., 266 miles west of Winnipeg. Handled last season through its three elevators (capacity 90,000 bushels) 173,000 bushels of grain, and the stock yards shipped 300 cattle and 350 horses. There are seven miles of track in the C.P.R. yards here. The C.P.R. monthly pay roll exceeds \$10,000.

The population is 1,000; Assessment, \$453,424; tax rate, 17 mills. A. L. Brown is Mayor; A. Sinclair, Treasurer and Clerk; R. G. Wilkinson, President Board of Trade; H. W. Macdonald, Secretary; A. L. Brown, Postmaster. There are schools, churches, hotels, fire equipment, C.P.R. pipe line, hydrants, Government phones, local, rural and long distance, C.P.R. telegraph, Dominion express.

The Imperial Bank, under the management of R. S. Wilkinson, attends to the no small money transactions of this busy town.

Brock, Sask.

There are openings here for a dentist, a lawyer and a tailor. Inducements will be offered for the location of a good flour mill at this point.

Brock is 20 miles east of Kindersley, on the Calgary section of the Canadian Northern. Population, 300. Assessment, \$250,000.

Industries locating here will find cheap fuel from the mines, which are now in operation.

The President of the Board of Trade is J. W. Tackaberry; Secretary, E. E. Mackay.

Town officials are W. E. Bailey, W. J. Gordon, J. R. Ward, Postmaster.

The Northern Crown Bank is under the management of E. M. McKay.

Burnaby, B.C.

The municipality is now expending \$500,000 on roads, \$350,000 on water-works, and \$86,000 on school sites and buildings. On June 30 last there were 103 miles of roads and 38 miles of side-walks.

The municipality of Burnaby joins Vancouver on the east and extends from Burrard Inlet to the North Arm of the Fraser. Its area is 38 square miles, population 8,000, and assessment for 1910 \$18,500,000. The tax rate is 10 mills on the dollar on improved property and 18 mills on wild land. It was the first community on the coast to adopt single tax, to the extent of exempting all buildings and other real estate improvements from taxation. This it has done ever since its incorporation seventeen years ago.

Burnaby has two and three-quarter miles waterfront on the North Arm of the Fraser, which is being deepened to accommodate deep-sea shipping. There are fourteen miles of electric railway within its boundaries. The C.P.R. and G.N.R. lines cross it. Telephone and electric light and power services are available in every part of it.

The soil of Burnaby is very rich, like that of most of the Fraser Valley, and capable of producing a great variety of crops, including many varieties of small fruits.

Calgary, Alta.

Since the exact location of the C. P. R. shops has been settled, an impetus has been given to real estate transactions in south-east Calgary, and any acreage in the immediate neighborhood of the C. P. R. Industrial Division has been eagerly bought up. One of the largest recent deals was about 400 acres on the south-west side, purchased by F. C. Lowes, of Calgary, one of the best-known real estate brokers in the West, for \$775,000.

The Vegreville-Calgary branch of the Canadian Northern Railway is now with-

in measurable distance of completion into Calgary. It is expected that orders for preliminary work on the depot site will be received by the date of this issue, and it is reported that an official announcement has already been made in Winnipeg that the C. N. R. will erect a \$1,000,000 hotel near their Calgary depot.

\$100,000 blocks are becoming quite common in Calgary in these days, and another six-story block with a 50 ft. frontage, and to cost a similar amount, is to be erected on 7th Avenue, between 1st and 2nd Streets East, adjoining the Beveridge-Travis 5-story block of 150 ft. frontage, just completed, while the Hudson Bay Store and two other large blocks on the corners of 1st Street West to be also constructed, will tend to draw a considerable amount of traffic and business to 7th Avenue.

The population is now conservatively estimated at 55,000. Assessment, \$53,747,600. Tax-rate 14½ mills.

Many improvements have been recently added to the city. A \$300,000 City Hall, \$150,000 Carnegie Library, \$100,000 Central Fire Hall, Power House Station costing \$100,000. Ten new business blocks valued from \$160,000 to \$250,000. Twenty-two additional miles concrete sidewalks, 12 miles more street paving.

The erection of C. P. R. hotel is now in progress, which will cost \$1,500,000. Also Sherman's Theatre, \$250,000, and three other hotels (average \$150,000 each). A sewage disposal plant is being put in.

P. Burns & Co., Cushing Bros., and about 45 other manufacturing concerns all report excellent business.

A number of companies located here last year, some of them being, Gordon Nail Works (\$150,000), Alberta Sewer Pipe Co. (\$100,000), Alberta Pressed Brick Co. (\$200,000), C. P. R. establishing Western Car-shops, employing 3,000 men, involving an expenditure of \$4,500,000.

There is a good opening here for nearly every line of business. They would welcome wholesales for books, stationery,

novelties and millinery. There are special opportunities for manufacturers of boots and shoes, bags, binder twine, brushes and brooms, butter, cheese, furniture, farm machinery, gelatine products, linens, paints and oils, ready-made clothing, shirts and overalls, starch products, stoves and furnaces, straw paper, tar and building paper, tanned leathers, woodenware and woollens, and beet sugar.

There is plenty of employment for skilled workmen, particularly in building lines. The City offers very attractive inducements such as: exemption from taxation until 1918 (where at least 25 men are employed), power, light and water, and industrial site, at cost. To ascertain the numerous advantages in locating here write the Secretary, Board of Trade, Mr. Wm. H. Willson.

The principal public buildings are Paget's Hall, Sherman's Rink, Shriners' Hall, Exhibition Auditorium, Sherman's Theatre, Lyric Theatre and Empire Theatre. There are twenty-three Public Schools, built at a total cost of \$1,250,000, and four new schools were built in 1911; also three Separate Schools, High School and Provincial Normal School, Western Canada College, Mount Royal College, St. Hilda's College and Bishop Pinkham College. University buildings are to come next, and \$1,000,000 has been already subscribed for the purpose. Work starts in the spring. 1,800 new residences and office blocks have been completed this year. Total building returns exceed \$1,500,000 for the year. There are eight good hotels.

There are 150 miles of streets, 20 miles macadam, granitoid, creosoted wood block and asphalt pavement; 75 miles concrete walks, and 60 miles board walks; 40 miles street railway, C. P. R. telegraph, Alberta Government telephones.

The Calgary Power Co. supplies the city with electric power; privately owned gas plant supplies at \$1.35 per thousand cubic feet. By August 1st, 1912, fifty million cubic feet of natural gas will be available per day at 15c. per thousand cubic feet.

Water is supplied by gravity system from Elbow River, 12 miles above the city. Reservoir capacity, 16,000,000 gallons; 200 miles water mains, 7,000 connections.

Calgary has a most efficient and up-to-date fire equipment, consisting of steam engines, hose wagons, 2 double chemicals, hook and ladder trucks, motor, 9,500 ft. hose, etc. In fact, everything necessary for the protection of a large city. A new \$1,000,000 central fire headquarters is to be completed in the near future. Fire Chief is Mr. Smart, and Chief of Police Thos. S. Mackie.

Calgary Industrial Exhibition, held during the first week in July, secures an attendance of 100,000 visitors.

The Mayor is Jno. W. Mitchell; City Clerk, W. D. Spence; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is T. J. S. Skinner, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacher; Molsons, F. Macbeth; Imperial (2), A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Beairsto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Complin, E. M. Saunders; Merchants (2), E. W. McMullen and W. S. Bragg.

Bank clearings show Calgary to be fifth city in Canada.

The increasing volume of Calgary's trade is indicated by the following figures of bank clearances:

For the full year 1910	\$150,677,031
For month of October, 1910...	12,796,081
For month of October, 1911...	20,874,277
For 10 mos. ending Oct., 1911	172,997,450

The enormous strides in the building

activity of the city is shown by the sub-joined statistics of building permits:

Full year 1909	\$2,420,450
Full year 1910	5,589,594
1st 10 months, 1911	11,664,138
October, 1910	568,290
October, 1911	803,160

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CALGARY - ALTA.

Campbellton, N.B.

Campbellton would welcome new industries, especially furniture, small woodenware, boots and shoes. The town offers exemption from taxation and financial help. There are good openings for fresh fish, poultry and farm produce exchange with cold storage. An up-to-date store would do a good business.

The population is 4,300; assessment \$30,000; tax rate, 1.65.

International Railway of N. B. and Intercolonial Railway and tide water navigation afford transportation.

There are 15 miles of streets and 12 miles of sidewalks; custom house, post-office, grammar and high schools, opera house, G. N. W. Telegraph, New Brunswick Telephone, electric light, 10 cents

per K.W., electric power, 5 cents per K.H.

The new 16-inch water main and new electric power plant are just completed.

A. McG. McDonald is Mayor; S. H. Lingley, Treasurer; J. F. Reid, Clerk; R. J. S. Sly, Engineer; A. D. McKendrick, Postmaster; Jno. Harquail, President Board of Trade; J. T. Reid, Secretary; W. J. Christie, Fire Chief; C. W. Hughes, Chief of Police.

The principal industries are wood-working factory, foundry and machine works, and lumber mills.

There is a good demand for labor in building trades.

Cardstone, Alta.

Cardston would welcome a brick-making plant, for which there is a good opening.

The population is 1,250. Assessment \$673,755. Tax rate, 25 mills. Ten miles good streets are paved with cement and plank sidewalks.

There are Public Schools, Court House, Masonic Hall, Oddfellow's Hall, Assembly Hall, Co-operative Dairy, and gravity water system. The flour mill has a capacity of 150 barrels a day. Municipal-owned electric light plant, Government telephone system, A. R. & I. Co. Telegraph, as well as Livingston Co.'s lines. There are two hotels.

The banks and their managers are: Union, R. W. Baillie; Montreal, G. H. Harman.

Municipal officers are: J. A. Hammer, Mayor; A. Longstaff, Town Engineer; T. C. Rowberry, Secretary-Treasurer; S. N. Woolf, Postmaster; D. S. Beach, President Board of Trade; L. N. Barker, Secretary.

Cardston is 50 miles south-west of Lethbridge, on the Alberta R. & I. Co.'s line.

Carman, Man.

There are good openings here for a pork-packing plant, a cheese factory, a creamery, a wire-fence works, a brick

yard, a steam laundry, and a sash and door factory. If cheap sites on the industrial siding of the three railroads would be any inducement to locating, W. L. Birnie, secretary of the Board of Trade, will give every information.

Carman is the garden town of Manitoba, 57 miles south-west of Winnipeg. It is certainly an inviting spot in which to make a home, the town being well laid out, and with so many trees along its well-kept streets and around the well-built homes, one can hardly believe that it is a town on the prairie.

It takes three banks to attend to the financial wants of this busy place. Bank of Commerce (F. J. Macoun, manager); Hamilton (W. L. Birnie, manager); and Union (W. R. Bell, manager).

The five elevators, with a capacity of 178,000 bushels, and the big flour mills create no small business among the well-to-do farmers. There is good accommodation at either of the two hotels.

The railroads centering here are the Canadian Pacific, Canadian Northern, and Great Northern.

C. P. R., C. N. R., and Great Northern telegraph and Government telephones are in operation.

Garvin McClure is Mayor; A. Malcolmson, Clerk and Treasurer; M. J. Melville, Engineer; Johnston Watson, Postmaster.

The President of the Board of Trade is A. S. Doyle; Secretary, W. L. Birnie.

The population is 1,650; assessment \$765,157.

There are municipal electric light, water and sewer systems, fine parks, schools, churches, hospital, and land titles office.

Carstairs, Alta.

They want a flour mill, shoemaker, tannery, blacksmith, baker and creamery here.

Carstairs is 40 miles north of Calgary, on the C. P. R., in the heart of a good stock and grain country. Here is located one of the few broom factories in the

West. The population is 425; assessment \$285,000; tax rate, 8 mills. C. P. R. telegraph, Government long distance, local and rural phones, are in operation. There are three miles of board sidewalks, good streets, public schools, opera house, and two hotels.

The annual fair is to be held here July 28th, 1912.

The Union Bank is under the management of D. E. McGregor; the Merchant's Bank is managed by W. A. Shields.

Simon Downie is President of the Board of Trade; H. G. May is Mayor; G. W. Gorman, Secretary-Treasurer; J. Clarkson, City Engineer; A. R. Shantz, Postmaster.

A new town hall has recently been constructed, and steps are being taken to procure a large Watrous fire engine, in addition to the two chemical engines and equipment now in charge of Chief Lloyd Aldrich.

Castor, Alta.

Castor is one of the most rapidly growing towns of Alberta.

The townsite was put on the market in July, 1909; incorporated a town in June, 1910, with a population of about 1,400. The present population is 1,800. Assessment roll, \$706,000. Tax rate, 25 mills.

There is a splendid opening here for a creamery, a steam laundry, and a flour and grist mill. Write the secretary of the Board of Trade for information regarding these openings.

Electric light plan and waterworks are projected for 1912.

Castor is on the C. P. R., 84 miles east of Lacombe, in a rich agricultural district. Has C. P. R. telegraph, Dominion Express, Government phones (local and rural), gravel roads, board sidewalks, public and high schools, town hall, which cost \$10,000, hospital, costing \$25,000, theatre, opera house, and good hotels.

There are now six coal mines operating within two miles of the town. Sandstone quarries supply abundance of fine

stone. The new public school, costing \$20,000, was built of stone from these quarries, as were the Merchants Bank and other buildings.

The banks and their managers are: Traders, W. N. Harrison; Merchants, R. J. Dinning.

President Board of Trade, R. J. Dinning; L. B. Browne, Secretary; Hugh Smith, Mayor; L. B. Browne, Secretary-Treasurer; Andrew Addison, Postmaster.

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

Recent improvements are: New City Hall (\$30,000), concrete work, Government Armory, new Post Office (will cost \$35,000), Bank of Montreal' (\$35,000), Merchant's Bank (\$30,000). Water is obtained from a mountain stream (Elk Creek), and there are 450 connections to houses from the water main. Electric light and power from B. C. Electric Ry. Co. at low rates.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C. P. R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

The population is 2,000. Assessment \$1,302,763. Tax rate 17½ mills. James Munro, Mayor; E. P. Bouchre, Treasurer and Clerk; J. B. Croley, City Engineer; S. Melland, Postmaster; J. H. Barber, President Board of Trade; H. T. Goodland, Secretary.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Com-

merce, K. V. Munro; Merchants, N. S. Mackenzie. This shows the financial aspect of the community.

Chilliwack is on the Fraser River, and can be reached by C. P. R. or B. C. Electric Ry. from Vancouver (72 miles). The Great Northern Ry. is not quite completed. The Canadian Northern will be built very soon.

IF IT'S A FARM
IF IT'S FRUIT LAND
IF IT'S A CHICKEN RANCH

Chilliwack

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CHILLIWACK, B.C.

Claresholm, Alta.

There is an opening here for a flour mill, a free site for which would be given to a responsible party. Further particulars may be obtained from C. W. James, Secretary Board of Trade.

Claresholm is on the C. P. R., 81 miles south of Calgary, 27 miles north of McLeod. A \$25,000 brick block and a new creamery are now under construction. The Government experimental farm is being laid out. A new railway station costing \$18,000 will be opened shortly.

Electric light and power are supplied by the town plant. The waterworks system takes its supply from Willow Creek, a pure mountain stream.

They have graded streets, wooden sidewalks, a \$50,000 school, with six teachers, Oddfellows' Hall, C. P. R. telegraph, Government phones, local and rural.

The population is 1,250; assessment \$1,102,000; tax rate, 22 mills.

M. Holmes is president of the Board of Trade; C. W. James, secretary; T. C. Milnes, Mayor; D. Going, City Engineer; Geo. Simpson, Secretary-Treasurer and Postmaster.

The banks and their managers are: Union, J. F. Miller; Dominion, O. H. Ehnes; Commerce, W. A. Cornwall.

Cranbrook, B.C.

There appear to be good openings here for a flour mill or creamery, an apartment house and a department store.

Cranbrook is a busy, prosperous place, as well as a tourist and summer resort, on the C.P.R. Crow's Nest Pass line, 308 miles from the Calgary main line.

The population is 4,000, tax rate 18½ mills. There are public and high schools, municipal buildings, Provincial Government building, hospital, Masonic temple, foundry (capacity 300 tons), machine shop, Y.M.C.A. building, garage, seven hotels, theatre, auditorium. Electric light and power are supplied by a private company at 6c. per K.W. for power. Municipal water supply comes from mountain streams. Septic tanks are now under construction. C.P.R. telegraph, Dominion express, local, rural and long distance phones (Kootenay Tel. Lines Ltd.) are in operation.

Among the industries here are lumber mills and lumber companies, sash and door factories, and a \$12,000 steam laundry.

The banks and their managers are: Commerce, T. R. Brymner; Imperial, H. W. Supple; Royal, D. D. McLaws.

Dauphin, Man.

In this busy and rapidly-growing town there are opportunities for a furniture factory, biscuit factory, cannery, creamery and a wood and pulp mill. For particulars of exemptions and other concessions application should be made to the Secretary of the Board of Trade.

Dauphin is on the Vermillion River, on the C.N.R., 121 miles north-west of Portage la Prairie. There are four elevators, flour mill, sawmill, creamery, municipal-owned electric light, Government telephone, Canadian Northern telegraph and express, 20 miles of granolithic sidewalks, and 25 miles of streets. They have two schools with a total of 22 rooms, also normal and collegiate institute, town hall, good hotels, theatre and amusement hall.

The banks are: Commerce (E. R. Jarvis, manager), Ottawa (G. L. Irwin, manager), and Union (G. A. Campbell, manager).

H. F. Caldwell is Mayor; J. W. Johnstone, Treasurer and City Clerk; G. H. Power, Town Engineer. The President of the Board of Trade is R. Lilly, and the Secretary R. Hawkins.

The population is 3,750, assessment \$1,508,610, tax rate 18-2/10 mills.

Davidson, Sask.

The public park and municipal rink are completed, electric light and power are installed, municipal gas plant and complete fire equipment make this little town look quite prosperous.

Davidson is 90 miles north-west of Regina, on the Canadian Northern Railway. It has a population of 500, assessment of \$445,163, and tax rate of 17 mills.

The Royal Bank is under the management of W. L. Hornsby, and the British North America, A. G. Donaldson.

The President of the Board of Trade is G. A. Scott; Secretary, A. J. Robertson, who is also Town Clerk and Treasurer; Jno. Wilson is Mayor.

There are Government and rural phone systems, C.N.R. telegraph and express,

four-roomed public school, city auditorium and three miles of plank sidewalks.

Saturday is market day and an annual fair is held here.

Deseronto, Ont.

This town offers inducements to manufacturers, according to the nature of the industry to be established, and it certainly would be well for anyone desiring a location, with cheap water transportation and low price power, to make enquiries.

Deseronto is situated on the shore of the Bay of Quinte, 207 miles west of Montreal and 127 miles east of Toronto; 18 miles from Belleville. Terminus of the Bay of Quinte Railway, now owned by the C. N. R.. Direct connection made with the G. T. R. at Napanee. Also the C. P. R. at Tweed.

The population is 3,000 Assessment \$1,022,746.

President Board of Trade is A. G. Bogart; Secretary, Henry R. Bedford; Mayor, Jno. Newton, M.D.; City Clerk and Treasurer, H. R. Bedford; Postmaster, Jas. L. Gaulin.

The principal industries now in operation are lumber, chemical works and match factory, car works, smelting works, sash and door factory, etc. Electric light and power, water service, and up-to-date fire brigade add to Deseronto's attractions.

Steamboats call for lake ports east and west, Toronto, Montreal, etc.

Canadian and Dominion Express, Customs House, C. P. R. and G. N. W. Telegraph, Bell Telephone.

There are two banks, the Standard, under the management of R. J. S. Dewar, and the Bank of Montreal, under the management of J. P. Ashworth.

Deseronto is situated in a rich farming district, and some of the richest mines in Canada are located here—iron, lead, mica, asbestos, iron pyrites, gold, limestone, etc.

The town has a water front of two miles. Any boat that can pass the Welland Canal can dock here.

Didsbury, Alta.

There is a splendid supply of fine brick clay close to this town, a brick yard would pay well here. A steam laundry is also needed, and the town offers inducements to new industries locating here, particulars of which can be had by writing Secretary of the Board of Trade, J. E. Stauffer.

Didsbury is 47 miles north of Calgary on the C.P.R. It takes two banks to look after the financial interest of this district—the Traders, managed by R. M. MacPherson, and the Union under the management of T. W. Cuncannon.

A 75-bbl. per day capacity flour mill, a steel culvert factory and municipal electric light plant are under construction.

There are Government, rural, local and long distance phones, public schools, hotels, masonic hall, opera house and C.P.R. telegraph. The population now exceeds 1,000, assessment \$600,000, tax rate 18 mills.

The Mayor is H. B. Atkins; City Clerk and Treasurer, J. M. Reed; President Board of Trade, W. H. Smith; Secretary, J. E. Stauffer; Postmaster, D. S. Shantz. The City Engineer is J. M. Maxwell.

Edmonton, Alta.

Edmonton's real estate reached high water mark recently, when a 50-foot lot on First St. changed hands at \$1,500 per foot. It is understood that a modern office building will be erected on the site.

Considerable activity continues to prevail in all lines of business. New factories are being erected on every hand, and the prosperity of the city is increasing all the time.

The population of Edmonton, including suburbs, is now 32,000, assessment \$46,494,740, tax rate has now been reduced to 13.7 mills.

Among the recent improvements are six miles of street railway, two miles street paving, and seven miles concrete sidewalks.

Amongst the most important works now in course of construction are the bridge over the Saskatchewan River (\$140,000), C.P.R. bridge (\$1,540,000), Provincial Parliament buildings (\$2,000,000), court house (\$300,000), hospital (\$250,000).

There are good openings here for biscuit factory, furniture factory, shoe factory, paper and pulp mill, and wholesale glass and china house. Almost every kind of manufacturing plant would be welcome. The city offers every inducement, such as taxes on land only, improvements free, etc. For full particulars, write the Secretary of the Board of Trade, F. T. Fisher.

The Mayor is Geo. S. Armstrong; Secretary-Treasurer, F. M. C. Crosskill; F. M. Morgan is President of the Board of Trade; Secretary, F. T. Fisher; City Engineer, A. J. Latornell; Postmaster, A. E. May.

Some of the manufacturing plants operating here are Swift Canadian Co., Jno. Walber, Ltd., D. R. Fraser & Co., Ltd., Edmonton Lumber Co., W. H. Clark & Co., Ltd., Cushing Bros. Co., Ltd., Great Western Garment Co., Edmonton Cigar Co., Alberta Mattress and Springs Co., Great Northern Tannery Co.

The municipal-owned electric light plant supplies current at 8c. per K.W. hour, with a reduction to large consumers.

Water is supplied from Saskatchewan River, with 4,000 connections. There is a good sewerage system, with 3,920 connections.

There are large public and separate schools, University of Alberta, Alberta college, Grand Trunk business college, six good hotels, C.P.R., C.N.R., G.T.P. and Government telegraph companies, Municipal, local, long distance, rural, Government telephones are in operation.

There are 11 miles of concrete sidewalks, and 73 miles plank walks, 90 miles of streets, bitulithic, wood block and granitoid.

The Presbyterian Synod for Canada

will meet here in 1912. Also the Canadian Medical Association.

The banks and their managers are: Bank of Nova Scotia, B. W. McLeod; Molsons, G. W. Swaisland; Imperial, G. R. F. Kirkpatrick; Traders, H. C. Anderson; Royal, J. F. McMillan; British North America, A. K. Henderson; Bank D'Hochelaga, Alex. Lefort; Union, J. J. Anderson; Ottawa, A. H. Dickins; Dominion (2), E. C. Bowker; Northern Crown, H. H. Richards; Montreal, E. C. Pardee; Commerce, T. M. Turnbull; Merchants (2), A. C. Fraser and G. B. Chadwick.

The rapid and substantial increase in the commerce of Edmonton are indicated by the following statistics of the bank clearings:

Year 1910	\$71,635,125
October, 1910	6,927,932
October, 1911	12,583,265
10 mos. ending Oct., 1911	93,120,051

Building operations are making rapid headway as will be seen by the annexed table:

Total value of permits issued—

During 1909	\$2,128,166
During 1910	2,159,106
1st 10 mos. 1911	3,466,400
During Oct., 1911	389,650
During Oct., 1910	146,874

Fredericton, N.B.

There are splendid openings here for a shoe factory, and also for furniture, woodworking and canning establishments. The liberal assistance offered by the city is worth considering by those who desire a location where power and labor are plentiful, with excellent shipping facilities and factory sites at low rates.

Fredericton is the capital of New Brunswick, and an important shipping point on the River St. John. Easily reached by Canadian Pacific Railway. Now has four banks—The Bank of

Montreal, managed by G. W. H. Massey; British North America, by O. H. Sharpe; Bank of Nova Scotia, by W. H. Binning; Bank of New Brunswick, by W. E. Jardine, and the Royal Bank.

The President of the Board of Trade is J. T. Jennings; Secretary, H. S. Campbell; Mayor, Chas. H. Thomas; Treasurer, E. R. Golding; City Engineer, Jno. Feeney; City Clerk, J. W. McCreedy; Postmaster, John A. Edwards.

The population is 7,208; assessment, \$78,000; tax rate, 15 mills.

There are 15 miles of paved and macadam streets, 30 miles asphalt and concrete sidewalks, good water supply with filtration plant, and complete sewerage. The electric light and power plant, owned by a private company, supplies current at 12c. to 15c. per K.W., 2c. to 9c. per K.W.H.P.

The school system is complete—kindergarten, public and high schools, University of New Brunswick, Provincial Normal School and several business colleges.

Fort Qu'Appelle, Sask.

A flour mill will be welcomed here. Water power can be had if desired. This should prove attractive to some one. D. Wilson, secretary Board of Trade, will give full particulars of this exceptional opportunity.

The town is on the Grand Trunk Pacific, 49 miles north of Regina, 47 miles south of Melville; is in one of the prettiest districts in the west. The name of the post-office has recently been changed from Qu'Appelle to Fort Qu'Appelle.

Previous to the advent of the G. T. P. Fort Qu'Appelle was reached from Qu'Appelle station, on the main line of the C. P. R., 20 miles distant. Hunting, shooting and fishing parties always find plenty of sport in the district.

The Imperial Bank is under the management of H. Robarts.

Population 375. Assessment \$323,836. Tax rate, 3 mills. Jno. Anderson is President of the Board of Trade; David

Wilson, Secretary; J. Anderson, Mayor; Wm. Thomson, Secretary-Treasurer. Government phones and telegraph, Cement sidewalks, gravelled streets, new public school nearly completed, costing \$17,000.

Fort William, Ont.

Another step in the progress of development of the Grand Trunk Pacific Railway has been made by the completion of the new freight shed on the Mission Terminal here. The shed is 900 feet long and 70 feet wide, located alongside the basin, opposite the elevator, and equipped with trackage sufficient for one hundred cars.

Fort William is the distributing centre for the west, and a city of great possibilities, which are being realized by enterprising concerns, four of which located here during the last year, viz., Copp Stove Co., Ltd., International Harvester Co., Coalette Co., Lumby-Stenhouse Foundry. There are a great many other manufacturing concerns here, among them the Kakabeka Brewing Co. and Canada Iron Corporation.

They would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivaled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now stated at 22,000, assessment \$21,675,178, tax rate 26 mills. C.P.R. and C.N.R. telegraph, and municipal-owned telephone service are in operation.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

The city is remarkable for its substantial and prosperous appearance.

There are many fine churches, twelve schools, collegiate institute, public library, city hall, court house and several up-to-date hotels.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, Geo. A. Coslett; Secretary, Geo. W. Gorman; Postmaster, William Armstrong.

Ten chartered banks operate here

Imperial Bank of Canada, M. Cochran, manager; Bank of Hamilton, W. W. McGillivray, manager; Traders, F. G. Depew, manager; Royal, J. W. Ryan, manager; Union, G. J. Hunter, manager; Ottawa, W. R. Berford, manager; Dominion, W. C. McFarlane, manager; Montreal, W. Stevenson, manager; Commerce, A. A. Wilson, manager; Merchants, F. W. Bell, manager.

The building trades have been very busy lately. The permits issued during October show a total value of \$538,300, as against \$95,155 for 1910, an enormous increase.

The bankers clearing house was established 1st October, 1911, the first month's clearings reaching \$2,387,883.

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Galt, Ont.

A Galt syndicate has purchased 120 acres on the southern outskirts of the town and 40 acres are to be given free to manufacturers who wish to locate their plant here. The town will also present a free school site and sufficient ground on which to build a church will also be given away.

There are good openings here for any manufacturing concern connected with the metal trades and the town deals liberally with the promoters of new industries.

Galt is on the Grand River, 25 miles north-west of Hamilton, and 57 miles west of Toronto. The steam railroads centering here are the Ontario main line of C.P.R., G.T.R. (Galt and Elmira branch), Brantford and Guelph branch. The electric railways are Galt, Preston and Hespeler Railway, Preston and Berlin Railway, and the Grand Valley Electric. Two more lines projected—the Canadian Northern Railway and Hamilton, Galt and Guelph Electric Railway.

Natural gas is supplied for manufacturing purposes (35c. per M.), and domestic (50c. per M.). Electric power is supplied by a local company, as well as the Hydro-Electric Power from Niagara (4c. per K.W.).

Galt is known as the Manchester of Canada, owing to its many manufacturing plants, which find cheap power, abundant water, easy shipping facilities, and contented labor.

As an indication of the volume of business done, six banks are kept busy. They are, with their managers: Imperial, C. C. Easton; Royal, Wm. Philip; Toronto, D. McLennan; Union, H. W. D. Brown; Commerce, C. E. A. Dowler; Merchants, F. S. Jarvis.

There are Bell, City, Local and Long Distance phones, C.P.R. and G.N.W. telegraph, Canadian and Dominion express, four public schools, one separate school, collegiate institute, business college, city hall and public buildings, and opera house. The streets are well kept

and the town presents a very attractive appearance.

The population is 10,300; tax rate, 23½ mills.

The President of the Board of Trade is F. S. Scott; Secretary, Jno. H. Hancock; Mayor, T. E. McLellan; Treasurer, J. M. Hood; City Engineer, E. O. Fuce; City Clerk, W. McCartney; Postmaster, W. S. Turnbull.

Guelph, Ont.

The Provincial Winter Fair on December 12th to 15th was a record success.

The Taylor-Scott deal, whereby the factory was to locate here, has fallen through, owing to the company refusing to abide by the verbal agreement with Mr. Lyon and Mayor Thorp, trustees for the lot purchasers, and the Guelph Stove Company has accepted the proposition and will build a new factory on the site in St. Patrick's ward, commencing work immediately.

Guelph is situated 48 miles west of Toronto, and is the largest shipping and transhipping point on the Grand Trunk Railway between Toronto and the Canadian border at Sarnia.

The population now exceeds 15,000, and the total assessment amounts to \$8,922,836. The tax rate has been reduced to 14 mills—one of the lowest in all Canada. All the public utilities are municipally owned, including water, electric light and power, gas, street railway and the Guelph Junction Steam Railway of 15 miles, which is leased on a percentage to the C. P. R.

About 70 factories are fully employed in various lines of business and there are openings for many others.

Guelph is the home of the world-famed Ontario Agricultural College, Experimental Farm and Macdonald Institute. Students from all parts of the world, 100,000 visitors annually. Between 40,000 and 50,000 visitors during annual excursions in June.

A new industrial centre is to be established just outside of the city limits on the York Road next spring, and as a

starter Mr. J. W. Lyon has recently purchased some fifty acres of land just outside the town line, a little northeast of Lyon Park. On this tract of land will be erected a new \$100,000 factory for the manufacture of sheaf loaders, employing at the outset between 400 and 500 men, and leaving plenty of room for extensions. It is expected that the factory itself, with the adjoining buildings, will occupy about twenty-five acres of ground, and the other twenty-five acres will be used only for factory purposes, not a single house to be erected.

There are now six banks established here, viz.: Metropolitan, managed by T. G. McMaster; Traders, F. J. Winlow; Royal, R. L. Torrance; Dominion, A. R. Sampson; Montreal, C. E. Freer; Commerce, J. M. Duff.

JONES & JOHNSTON REAL ESTATE

St. George's Sq.
GUELPH

21

WATT & WATT Barristers, Solicitors, etc. GUELPH

18

Halifax, N.S.

Considerable activity has marked the building operations here recently. The total value of permits issued for the month of October reaches \$43,588, against \$23,915 for the same month last year, an increase of over 80 per cent.

The bank clearings for October reached a total of \$7,801,024, a slight advance on those of 1910.

Halifax has a population of 47,000, and there are fourteen miles of street railway, claimed to be the best east of Montreal.

There are 26 public schools, two high

schools, academy, academy of music, university, Presbyterian college, medical college, technical college, ladies' college, and Halifax medical college.

There are 113 miles of streets and 220 miles of sidewalks. The plank walks are being replaced by concrete.

The banks and their managers are: Bank of Nova Scotia (2), R. Dole and R. G. Wallace; Royal (4), C. W. Frazee, J. W. Douglas, W. F. Mitchell, R. V. Dimock; British North America, F. Hope; Union, F. O. Robertson; Montreal (2), W. B. Graveley and E. C. Helsby; Commerce, D. Macgillwray; Merchants, F. M. Scarff.

The principle industries are car works and cotton mills. The town is spending \$5,000,000 on better railway and shipping facilities.

Michael Dowyer, President of the Board of Trade; E. A. Saunders, Secretary; Jos. A. Chisholm, K.C., is Mayor; Wm. L. Brown, City Treasurer; L. F. Monaghan, City Clerk; F. W. W. Doane, City Engineer; H. W. Blackadar, Postmaster.

Irvine, Alta.

Irvine wants a brick plant and a druggist.

The population is about 400; assessment, \$400,000; tax rate, 16 mills. Good schools, creamery, Government phone system, C.P.R. telegraph, two hotels, and good fire equipment.

The town is putting down a gas well, both coal and gas are plentiful in this district.

The President of the Board of Trade is E. H. Bally; Secretary, E. S. Bolton, M.D.; Mayor, John Pollock; Secretary-Treasurer, D. Reid; Postmaster, H. E. Price.

The Union Bank is under the management of E. H. Bally.

Irvine is situated 22 miles east of Medicine Hat on the main line of the C.P.R.

Kamloops, B.C.

If you do not go to Kamloops for business go there for a rest anyway. It is an ideal spot for tired nerves, for it is nearly always sunshiny and you can do exactly as you like—among hospitable people—none very rich and none poor. The well cultivated fruit farms are a pleasure to the eye, and a profit to their owners, and it is more than likely if you are there a while you will want one for the pleasurable profit there is in it. Or perhaps you will decide to start the canning factory they want so badly.

The population is 4,500, assessment \$2,951,430, tax rate 20 mills. Telephone, B. C. Telephone Co.

The town has recently installed an eighty horse power chemical engine and eighty horse power hose wagon, carrying five thousand feet of hose and valued at \$15,000. They are of the same type as Vancouver's, only thirty horse power larger. This is the first city of five thousand population on the continent to get fire fighting machines of this nature.

Dr. S. M. Wade is President of the Board of Trade; John F. Smith, Secretary; J. T. Robinson, Mayor; J. J. Carment, Clerk and Treasurer; C. L. Wain, engineer; W. T. Slavin, Postmaster.

The important industries are fruit, ranching, lumber, foundries, mining, etc.

Kamloops is on the Thompson River, 250 miles east of Vancouver, on the main line of the C.P.R.

There are five banks, which with their managers are: Imperial, R. A. Bethune; Hamilton, A. H. Skey; Royal, G. M. Sinclair; Commerce, G. S. Holt; Montreal.

There are Local Government long distance and rural phones, C.P.R. telegraph and Dominion express; 25 miles macadamized streets, four miles concrete sidewalks.

The public, separate, high and private schools fulfil all requirements. There are opera house, two theatres, five good hotels, Dominion lands office, customs house, Provincial law courts, land registration office, Provincial land office, min-

ing records, fire hall, etc. The municipal-owned electric light and power plant supplies current at 7c. to 10c.

Kenora, Ont.

Special inducements are offered to new industries here. There are cheap power, excellent water supply, electric light and cheap factory sites. They require pulp, paper, woodenware, flour mills, sack factory, R. R. tie industries, etc.

The banks and their managers are: Imperial Bank, J. Walker; Traders, H. E. Armstrong; Ottawa, N. O'Lee.

Kenora is situated on the Lake of the Woods, 126 miles east of Winnipeg, on C.P.R. and now has a population of 6,132. Assessment \$4,212,912. Tax rate 22½ mills. The dockage for steamers and boats is twelve hundred feet long. Civic-owned electric plant (five thousand H.P.) supplies current at low rates. High pressure water supply and sewerage are installed throughout the town.

The principal buildings are: Court house, jail, land titles office, hospital, post office, concrete subway on Main St. cost \$40,000. There are one central, three ward schools, high and separate school, municipal town hall, theatre and rink, custom house.

D. H. Currie is Mayor; M. McCulloch, Secretary-Treasurer; H. P. Thomas, Electrical Engineer; J. A. Parsons, Postmaster; J. T. Brett, President of the Board of Trade; R. H. Moore, Secretary.

Transportation is provided by C.P.R. and lake boats (passenger and freight).

Kenora is a first-class summer resort with good fishing and hunting. Rich showings of gold, silver, iron and other minerals are found in this district.

Kincardine, Ont.

Kincardine offers liberal inducements for a new furniture factory or a creamery. The Secretary of the Board of Trade will give full particulars.

The population 2,650, assessment \$736,892, tax rate 28 mills.

R. Patterson is Mayor; E. Fox, Treas-

urer; J. H. Scougall, City Clerk; Wm. Mitchell, President of the Board of the Board of Trade; E. Rinkes, Secretary.

There are six miles of gravel streets, four miles cement sidewalks, public, high and ward schools, town hall, library, post office, opera house and amusement hall. Electric light and power plant are owned by the town. Water is supplied from Lake Huron.

Among the already established industries here are furniture, chairs, bridge and boiler works, fruit evaporators, salt works and flour mills.

The bank are: Traders, managed by W. H. Roper; Merchants, by A. M. Smith.

Kindersley, Sask.

Wants—Flour mill, linseed mill, flax and twine factory and foundry. If you really want a location where you can make money, and a rich agricultural district that had 70 gasoline ploughing outfits working the second year of its existence, and if this is any help to your business get busy and write J. D. McLeod, Secretary Board of Trade. He will give you special attention.

Is the first divisional point on C.N.R., 126 miles west of Saskatoon, 200 miles east of Calgary.

Several different lines of rails centre at Kindersley. Population is 800. Assessment roll, \$437,000. Four miles of streets, 3 miles board walks, four-room public school (high school work taken up), C.N.R. telegraph, telephone system building. Water supplied from drilled wells, and more being drilled. Two hotels.

J. W. Richardson is President of Board of Trade; J. D. McLeod, Secretary (also Sec.-Treas. of the town); P. C. West, Mayor, and T. M. McEwen, Postmaster.

The Union Bank is under the management of C. C. King, and the Bank of Commerce, of W. U. Ogden.

There is good demand for labor in all branches of the building trades.

Lethbridge, Alta.

Lethbridge is rapidly becoming a large wholesale centre, 87 members of the North-Western Commercial Travellers' Association have already reported here, and large warehouses built in the last two years.

There is an opening here for a first-class hotel which should cost \$100,000, and there is ample business to support it. A gasoline engine repair factory will find all the business that it can do, as the majority of the farmers in this district use gasoline traction engines for their farm work.

For inducements that the town offers to reliable concerns locating here, application should be made to the Secretary of the Board of Trade, Mr. J. L. Manwaring.

The Grand Trunk Pacific and Canadian Northern (two branches) are building towards Lethbridge.

Half a million dollars have been set aside for a street railway system. Tenders are out and contracts have been let. By August next it is expected that the citizens of Lethbridge will have the same opportunity of enjoying the luxury of the only real joy ride. Eleven miles of double track are to be laid.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,300, assessment \$11,375,000, tax rate 15 mills.

Geo. M. Hatch is President Board of Trade; J. L. Manwaring, Secretary; E. Adams, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

The city owns the electric light and

power plant (110 K.W.). There are C.P.R. and Western Union telegraph, Government phones (local, rural and long distance), 40 miles of graded streets, 33 mills of concrete walks, six public schools, one separate school, high school and Provincial court house, Provincial jail, 14 churches, good hotels, six theatres and amusement halls.

Automobiles run continuously in the city and on the prairie the whole year round. Little or no snow remaining on the ground here in the winter, owing to the Chinook winds.

The city has under construction agricultural buildings, and large grounds, additional water mains, sewers and sidewalks, at a total outlay of \$600,000.

Contracts have been called for 10 mile equipment of street railway, to be owned by the municipality.

The International Dry Farming Congress meets here in 1912.

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships (W. D. Lawson), Molsons (K. D. J. C. Johnson), Imperial (W. R. Seattle), Royal (J. M. Aitken), Toronto (C. A. Stephens), Union (G. R. Tinning), Montreal (W. J. Ambrose), Commerce (G. K. Nourse), Merchants (C. R. Young).

The bank clearances are compared in the following table:

For full year 1910	\$27,095,769
For month of October, 1910 ..	2,013,409
For month of October, 1911 ..	2,737,941
For 10 mos. ending Oct., 1911.	22,701,236

Progress in the building operations is shown below:

Total building permits—

Issued during year 1908	\$365,495
Issued during year 1909	1,268,215
Issued during year 1910	1,220,810
1st 10 mos. 1911	1,058,719
October, 1910	77,490
October, 1911	69,500

Lindsay, Ont.

Lindsay is offering free sites and other inducements to new industries locating here. To malleable iron works or flour mills, this is an exceptional opportunity.

Some of the industries now in operation are: Flour mill, cereal, leather, lumber, farm implements, woollens, wheels, shoes.

Electric power is \$20 maximum, and light 7c per thousand Watts.

Three new schools are being erected and the collegiate institute enlarged. The population is 7,415; tax rate 20 mills.

Business facilities are: C.P.R. and G.T.R., Bell and Canadian phones, G.N.W. and C.P.R. telegraph, Canadian Dominion express.

Banks and their managers are: Dominion, Robt. Ross; Standard, F. F. Loosemore; Montreal, H. B. Black; Commerce, H. A. Holms; and Home Bank.

The streets are asphalt block paved.

Winter fair, poultry show, stock and seed judging, and short agricultural course, are held every year.

The President of the Board of Trade is F. W. Sutcliffe; Allan Gillies, Secretary; R. M. Beal, Mayor; D. Ray, Clerk; Peter Kennedy, Treasurer; H. Gladman, Postmaster.

Manor, Sask.

There are splendid openings here for general store and a photographer.

Manor is in the Moose Mountain district, is 59 miles south-west of Brandon, and 254 miles south-west of Winnipeg. The surrounding district is a rich productive country.

The four elevators have a capacity of 119,000 bushels, and handled last season 231,000 bushels of grain. Through the stock yards were handled 129 cattle and 753 hogs.

The population is 350 with a tributary population of about 1,500. Assessment roll, \$283,000; tax rate, 20 mills. There are Government phones, C.P.R. telegraph and Dominion express. The

Crown Bank is managed by W. N. White.

Municipal Officers are: E. C. McDiar-mid, Mayor; D. E. Brown, Secretary-Treasurer; A. H. de Tremauden, President Board of Trade; D. E. Brown, Secretary.

The new large public school cost \$15,000; post office cost \$12,000; bank, \$12,000; hotel, \$18,000. These will give an idea of the class of buildings that are in the town.

Melville, Sask.

Melville is ready to assist any industry locating here. Write the Secretary of the Board of Trade and see to what length their generosity goes.

The town is on the Grand Trunk Pacific Railway, 279 miles west of Winnipeg. Now has a population of 2,500. An assessment roll of \$2,693,903, and tax rate only 15 mills. Government phones, G.T.P. telegraph, the waterworks system and electric light plant are just completed. Sewers and G.T.P. coal dock now in progress. The large flour mill is nearly completed. Good water is obtained from wells 180 feet deep.

Mayor is R. B. Taylor; Clerk, Jno. Crow; Engineer, C. R. Heath; Postmaster, H. W. Lindsay; J. W. Dawsey is President of the Board of Trade; John Rowan, Secretary. Bank of Commerce is managed by A. N. Strang, Merchants Bank by W. H. Barton.

Merritton, Ont.

Merritton, with its free sites for new factories, shows increased growth. The population in 1910 was 1,560, in 1911 it is 1,767, with an assessment of \$632,995, and tax rate of 23 mills, including school taxes.

The situation on the Welland Canal is desirable for manufacturers. Water from the old Welland Canal furnishes abundant water for factories.

Shipping facilities are: Grand Trunk Ry. and Electric Ry. to Niagara (10

miles), Hamilton (34 miles). C. P. R. and G. N. W. telegraph, Bell phone.

The Ontario Power Co., at Niagara Falls, supplies power for public-owned plant. Rate per H.P. is \$17, and 5c for 18 candle power lamps.

The Imperial Bank has a branch here.

There are five miles of macadam streets, cement and plank sidewalks, sewerage system, town hall, public and separate schools, volunteer fire brigade, three reels, hook and ladder. P. Clark is Fire Chief, and S. A. Moffatt, Chief of Police.

H. H. Wilson is President of the Board of Trade; R. Clark, Secretary; W. H. Wilson, Reeve; R. Clark, Clerk; Jas. Gander, Treasurer; M. A. Scholey, Postmaster.

Business here is very brisk; there are no stores vacant, but more are required, as well as dwelling houses.

Among the principal industries are the Riorden Paper Mills, Lincoln Paper Co., Canada Wheel Works, Willson Carbide Works, Independent Rubber Co., Interlake Tissue Paper Co. There is a good demand for labor, and a special demand for rubber shoe makers.

Midland, Ont.

There are many openings for business here, the town offering free sites, exemptions, or fixed assessments. The tax rate is 26 mills. Streets are macadam, with cement sidewalks. There are three schools, town hall and theatre.

Midland is on one of the finest harbors in Ontario, where boats unload the western grain into the large elevators, logs are brought to the many sawmills and iron ore to the Iron Corporation, which turns out 90,000 tons of iron a year. Ship-building is an important industry.

The population is 5,000. Transportation is easy, large boats load and unload at the wharf and G.T.R., Bell phones, G.N.W. telegraph are in operation.

The banks and their managers are: Standard, H. J. Craig; British North America, W. A. Bishop; Hamilton, D. L. McKeand.

Jas. Playfair is President of the Board of Trade; G. B. Frank, Secretary; D. Horrell, Reeve; F. R. Weston, Clerk; S. J. Milbken, Secretary-Treasurer.

Montreal, Que.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value, \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

In the various lines of manufacturing activity employment is good. Cigar hands and workers in the clothing trades are urgently needed.

Montreal is extending and growing rapidly in every direction. Real estate on the island should continue to become more and more valuable as time passes. And as an investment Montreal real estate is reasonably sure. The above may be taken briefly as the opinion of dealers in this city, and they are not far wrong. One need only stop to consider the enormous increase in business, together with the erection by large companies and corporations of their own buildings and also of buildings for renting purposes to believe this. Such buildings as the Transportation and the Express buildings, the various bank buildings and insurance edifices indicate that these institutions have implicit confidence in the present as well as future welfare of Montreal.

By the latest computation the city now has a population of 592,000 (including its immediate suburbs). There are over 900 manufacturing plants, covering nearly every industry.

The location of the city at the head of ocean navigation and as the terminus of all the great railway lines makes it the greatest shipping and distributing point in Canada.

The customs revenue for 1910 was \$10,833,191, and the tonnage of the port 2,234,722 tons.

Lieut.-Colonel Jeffrey Burland is Pre-

sident of the Board of Trade; Geo. Hadrill, Secretary.

The Board of Commissioners are: Joseph Aisey, L., N. Dupris, E. R. Lachapelle, F. L. Wanklyn.

Hon. J. E. E. Guerin, Mayor; Chas. Arnoldi, City Treasurer; Hon. L. O. David, City Clerk; Geo. Janin, City Engineer; L. O. Tallion, Postmaster.

The city has voted \$100,000 to abolish the tolls now charged traffic on the bridge, and two and a half million dollars is being expended in public improvements.

The Business Men's League (under the auspices of the Montreal Board of Trade) is doing good work for the business houses. The President is Henry Miles; Vice-President, Chas. Chaput; Treasurer, J. C. Holden.

Twenty-one chartered banks operate the following eighty branches:

Bank of New Brunswick—L. Robertson.

Bank of Nova Scotia—W. P. Hunt.

National—L. DeGuise.

Eastern Townships—Centre, 267 St. James St., B. Austin; East End, 120 St. Catherine E., E. L. Sleeper; West End, 661 St. Catherine W., M. A. MacFarlane.

Molsons—St. James St., T. B. Phepoe; St. Catherine St., F. W. G. Johnson; Market and Harbor, J. D. Molson; St. Henri Branch, M. S. Stevenson; St. Lawrence Blvd., E. Haberer; Maisonneuve, Que. Br., C. Hudon; Cote Des Neiges Br., D. Ducharme; Cote St. Paul, W. R. Church.

Imperial—St. Lawrence Blvd., J. A. Richardson, E. L. Brown.

Quebec Bank—Place D'Armes, Allan McDougall; Atwater Ave., L. de G. Garand; St. Catherine St. E., C. de V. Harwood.

Traders—F. W. Bain.

Royal—F. J. Sherman; Beaubien St., A. B. Phillips; Stanley and St. Catherine, J. J. Keyes; Seigneurs and Notre Dame W., J. W. Fulton; Laurier Ave., W. S. Greene; Montreal West, M. L. Jackson.

International Bank—J. Godfrey Bird.

British North America—J. Elmsly.

Hochelaga—St. James St., F. G. Leduc; Mount Royal Ave., J. E. Genereux; Mount Royal Ave., E. A. Desroches; Delorimier Ave., O. L. Baillargeon; St. Catherine E., E. J. Chartiez; St. Catherine Centre, Jules Hamel; St. Edouard Boulevard, A. Lapointe; Notre Dame St. est, Jules Trepanier; Hochelaga, Ant. Gariepy; Maisonneuve, D. Dion; St. Henry, Que., G. Itzweire; Point St. Charles, Que., Aug. Genand; town of St. Louis, Que., A. Lewis.

Bank of Toronto—St. James St., H. B. Henwood; Board of Trade, G. J. Cuthbertson; St. Catherine and Guy Sts., E. H. Fuller; Point St. Charles (sub to Board of Trade Branch); 512 St. Lawrence Boulevard, C. L. Parkinson.

Provincial—Tancrede Bienvenu; 408 Rue Rachel E., C. A. Roy; 103 Rue Roy, A. Larose; 742, Rue Ontario E., J. P. Leblanc; 848 Notre Dame W. Branch, A. E. Prudhomme; 972 Rue Beaubien, Geo. L. Marsolais; Eastern Abattoirs (exchange office only); Ste. Cunegonde, Jos. Berthiaume.

Union—A. S. Jarvis; St. Catherine St. W. Br., R. H. Killaly.

Ottawa—Francis Cole; Fairmount Ave., A. W. Laing.

Dominion—J. H. Horsey; Bleury St. Br., N. L. Lauchland; Guy St., C. A. Pack; St. Lawrence Boulevard, G. C. Marriot.

Sterling—B. Walker.

Montreal—C. W. Dean; Hochelaga, J. H. Judson; Papineau Ave., C. B. Robin; Peel St., H. T. Allan; Point St. Charles, G. S. Low; Seigneurs St., G. C. Smith; Ste. Anne de Bellevue, A. M. Chevalier; St. Henri, J. F. Grant; West End, D. B. MacPherson; Westmount, G. E. F. Aylmer.

Commerce—H. B. Walker; West End, D. McLennan.

Merchants—D. C. Macarow; West End, W. B. Scott; East End, J. Mondor; St. Lawrence St., E. G. St. Jean; Laurier Ave., F. X. Leduc.

The importance of the trade of Mont-

real is indicated by the following statistics of Bank Clearings:

Total clearings for year 1910, \$2,088,558,000.

Total clearings for month of October, 1910, \$180,559,232.

Total clearings for month of October, 1911, \$217,714,346.

Total clearings for ten months ending October, 1911, \$1,910,425,350.

Moose Jaw, Sask.

Building operations here are very active, the total value of permits for the first nine months of 1911 being \$2,016,525. For the month of September alone the figures are \$192,400, an increase of 400 per cent. over the same month of 1910.

Moose Jaw is on the C. P. R. main line, 399 miles west of Winnipeg, and is one of the fastest growing cities of Western Canada.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C. P. R. lines in Saskatchewan; Dominion Express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,402. This had increased by 1911 to \$27,770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade

and the City Council shows the population to-day to be 19,500 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902,51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.

Nine chartered banks operate here, and a bankers' clearing house was established February 1st, 1911. The clearances for the first nine months totalled \$28,670,825, and the month of October \$3,968,879. The following are the banks and their managers: Imperial, W. R. Scott; Bank of Hamilton, S. S. DuMoulin; Home Bank, F. G. Nickerson; Royal, F. G. D. Cameron; Union, J. G. Vicq; Dominion, M. J. Torrance; Northern Crown, O. C. Dix; Montreal, J. S. Holmsted; Commerce, H. M. Stewart.

The opening of the coal mines forty miles south of Moose Jaw will greatly lessen the cost of steam power. The new mines are being watched with great interest by the citizens, who have no fears of a coal shortage during the coming winter. The mines will be served by a branch of the Canadian Pacific Railway, which will be laid to the mouth of the pit, a double track having already been laid at the mines. The equipment now includes coal sheds, bunk houses, scales, machine shops and power plant.

In respect of educational facilities,

Moose Jaw stands in the forefront among the cities of Saskatchewan, the pupils having taken highest honors for the province at the departmental examinations.

There are already six schools located in the city, while two more of eight and twelve rooms respectively are at present under construction at an estimated cost of \$175,000.00. The Collegiate Institute, costing over \$150,000.00, is the finest building of its kind in the Prairie Provinces, the exterior and interior being favorably commented upon by all visitors. The number of pupils in attendance at the various schools aggregates 2,400, with a teaching staff of sixty.

Transportation, coupled with the city's position in the largest and most renowned wheat belt in the world, is responsible for the fact that Moose Jaw is to-day the largest milling centre between Winnipeg and the coast, the figures of the Department of the Interior being: Winnipeg, 3,500 barrels; Moose Jaw, 2,200 barrels; Regina, 125 barrels; and Calgary, 1,100 barrels per

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Nanaimo, B.C.

Nanaimo has another industry in the shape of a packing plant, located in the building formerly occupied by the Nanaimo Canning Co., Ltd. The new plant is owned by Robert Broder and Samuel Manery, both of New Westminster. The plant is now turning out about seventy-five cases per day.

Nanaimo is situated on Vancouver Island, 38 miles from Vancouver. The largest coal mines of the island are situated here, and so well are they operated that strangers would not know of their presence were their attention not drawn to them. There is also a great fishing industry.

The population is 8,330. Assessment roll, \$3,510,736. Tax rate, 32-20/100 (buildings are exempt, land only is taxed). There are 20 miles of asphalt and macadamized streets, 12 miles of concrete sidewalks. C.P.R. Government telegraph, local and long distance phones, public, separate and high schools, convent, churches, Provincial Court House, Post Office, Customs House, Inland Revenue offices, City Hall, Fire Hall, City Court and Police Hall, Agri-

cultural Buildings, good hotels, Masonic Hall, Oddfellows, theatres, opera house, and many other buildings for social gatherings.

It is worth while to note that all improvements are exempt from taxation.

Exceptional opportunities are offered here for the location of iron works, steel plant, ship yards, soap factory, shoes, autos, rope walk, in fact almost any class of manufacture or wholesale house will be welcomed. Write to H. R. Hickling, the Secretary of the Citizens League, and see.

Electric light and power are supplied by a private company at low rates, also gas for light and power. Water supply is inexhaustible. Sewage is carried to the sea. Electric railway is expected to be completed in the spring of 1912.

The banks and their managers doing business here are: Royal, W. A. Schwartz; Union, D. T. Ashley; Commerce, E. H. Bird; Merchants, F. L. Randall.

Building permits issued during the first nine months of 1911 were \$9,148,000. Without doubt the permits will exceed a quarter of a million dollars for 1911, as there are many buildings already projected.

Fire protection is good, with steam fire engine. J. Parkins, Fire Chief. J. Crosson, Chief Police.

Municipal officers are: A. E. Planta, Mayor; S. Gough, Treas. and City Clerk; A. Waters, City Engineer; G. Horne, Postmaster. The Citizens Business League, acting for board of trade purposes, are: J. W. Coburn, President; H. R. Hickling, Secretary.

Neepawa, Man.

Neepawa is building a 300-bbl. a day oatmeal mill (\$35,000), a match factory (\$15,000), and the C.N.R. round house. They badly need a steam laundry. W. L. Belton, Secretary Board of Trade, will attend promptly to enquiries.

Both the C.P.R. and C.N.R. come to Neepawa. It is 61 miles north-west of Portage la Prairie. Population 2,000,

assessment \$1,073,000, tax rate 18 mills.

W. H. Gossell is Mayor; J. W. Bradley, Clerk and Secretary-Treasurer; E. J. Harris, Postmaster; R. H. Fusee, President Board of Trade; and W. L. Belton, Secretary.

Waterworks and sewerage systems are being installed. Electric light and power are municipal-owned. There are granolithic walks on principal streets, two public schools, collegiate institute and customs house.

It takes four banks to look after the money in this town: Home Bank, R. B. Burland, manager; Union, G. E. T. Sherry, manager; Commerce, C. Ballard, manager; Merchants, H. W. Nesbitt, manager.

The three elevators and stock yards last season handled 356,000 bushels of grain, 985 cattle, and 1,562 hogs.

Nelson, B.C.

Mr. H. H. Currie, B.A., Secretary of the Publicity Bureau, reports that there are good openings here for flour mill, tannery, box factory, broom factory and pulp mill, and he will gladly give particulars of these openings, and special advantages of locating here.

Nelson is the centre of the non-irrigated fruit growing district, as well as the mining capital of the Kootenay district.

At the termination of navigation on the west arm of Kootenay Lake. The climate is mild and well sheltered, plenty of rain fall. Transportation facilities in addition to the steamships plying on the lakes are, Canadian Pacific Railway (Crows Nest Pass division), Great Northern (Spokane Line), Express Co.'s are Dominion and Great Northern; C.P.R. and Western Union telegraph; local, rural and long distance phones; electric cars (54 miles), electric light and power (23,600 h.p.), eleven miles gravelled streets, 17 miles cement and plank sidewalks; manufactured gas for light and power; pure water from the mountain streams; gravity sewerage system.

Two public, one high and one night

school. Mining school in connection with high school is being arranged for. Seven churches, daily newspaper, court house, Oddfellows block, opera house and other places of amusement, Y.M.C.A. building, six wholesale houses, commercial and summer-resort hotels.

Among its industries are: Iron works, sawmills, C.P.R. shipyards, railroad divisional shops, sash and door factories, brewery, marble works, two jam factories, mattress works, mineral water factory, the products of gold, silver, copper, lead, zinc and marble mines are five million dollars.

The eight rail and steamer routes afford easy and rapid transportation. This is a business centre, distributing and industrial point of no mean proportions, being the third city in British Columbia, with a population of 7,003, within one and a half miles of the post office. Assessment, \$3,072,970; assessment 7 mills on 50 per cent. value of improvements and 45 mills on land. The city has recently purchased \$70,000 worth of its own bonds, showing the city is progressive and in strong financial position. The city saved some \$20,000 by purchasing its bonds with money set apart for that purpose. The city improvements in 1911, cost \$30,000.

Four banks are needed to attend to the financial wants of the district. They are, with their managers: Commerce, J. S. Monro; Imperial, J. M. Lay; Montreal, LeB. DeVeber; Royal, A. B. Nethersley.

Harold Selous is Mayor; W. E. Wasson, City Clerk and Treasurer; G. C. Mackay, Engineer; H. H. Currie, Secretary Publicity Bureau; E. K. Beeston, Secretary Board of Trade; and T. G. Proctor, President.

Fire protection—67 hydrants, 14 alarm boxes, pressure 150 lbs., 3 halls, 3 substations, chemical hose cart, etc. D. Guthrie, Fire Chief, and C. W. Young, Chief Police.

New Glasgow, N.S.

Business is good here, for before a new store is completed the tenant is ready to move in. There are many good openings here for live men. Just write to Rod. G. Mackay, Secretary Board of Trade, tell him what line you are in and he will tell you all about it.

The population is 7,000, assessment \$2,500,000, tax rate 2.20. Jno. Underwood is Mayor; Jas. Roy, City Clerk and Treasurer.

New Glasgow is on the Intercolonial Railway, a shipping point of no mean importance, and manufacturing city. Among its principal industries are: Structural steel, brick and tile works, machinery, motors, wire works, tools, wheels and specialty works.

Electric light and power. Abundant water supply and sewers (1,400 connections). Nine miles of street railway. Western Union and C. P. R. telegraph, Nova Scotia telephone (local, rural, long distance). Forty-five miles of streets (mostly macadam), concrete sidewalks. The town is well supplied with schools and churches, and court house.

The banks and their managers are: Commerce, B. DeVeber; New Brunswick (2), J. H. Stevenson and A. Comrie; Royal, C. E. McLaggan.

Niagara Falls, Ont.

Niagara Falls offers to new manufacturers cheap sites, low fixed taxation, the cheapest and most reliable power in Canada and easy shipping facilities. There is plenty of help, male and female, to be had here. Natural gas can be had at 30c per M.

The railways entering are G.T.R., C.P.R., Mich. Cent., Wabash, Erie, N.Y.C. Eight miles City Electric Railway, and Inter-urban Electric Railway to Hamilton. Canadian, Dominion and American Express, Customs House, G.N.W. and C.P.R. telegraph, Bell phone.

There are among the many industries three electric power companies, generating 280,000 H.P., supplying light at four

and a half cents per K.W., and H.P. at \$12 to \$20 a year.

The water supply is obtained above the Falls, and there is a good sewerage system.

The population is over 10,000 and steadily increasing. Assessment, \$6,487,158; tax rate, 25 mills on one-half valuation. There are 60 miles of streets, 40 miles of macadam and brick pavement, 40 miles concrete, public and separate schools, collegiate institute and Stamford high school, city hall, fire hall, library, armoury and 14 churches.

The banks and their managers are: Imperial, A. H. Murray; Hamilton, J. H. Stewart; Royal, E. R. Dewart.

S. E. Boulter is President of the Board of Trade; W. E. Tuttle, Secretary; O. E. Does, Mayor; W. J. Seymour, Clerk; W. J. McMurray, Treasurer; J. C. Gardner, City Engineer; Wm. Phemister, Postmaster.

North Battleford, Sask.

Recent developments here point to steady progress, and leading citizens are more insistent than ever that North Battleford is going to be one of the big distributing centres of the West.

As divisional point on the C. P. R., G. N. R., and G. T. P., with its fine brick public, high and separate schools, and municipal owned electric light and power plant, the town presents many points of attraction.

Among its many industries are the large flour mill, elevators, concrete works, and sash and door factory.

The President of the Board of Trade is E. A. Fox; Secretary, M. J. Howell.

J. A. Foley is Mayor; H. W. Dixon, Secretary.

The population 2,500, assessment \$1,698,383, tax rate 21 mills. The town is growing rapidly, with every indication of stability, there being three banks to attend to the financial interests. Imperial Bank, managed by A. T. Spohn; Commerce, by E. A. Fox, and British North American, by T. Weeks.

There are some splendid openings here

for business men. Brick plant, oatmeal mill. Ask the Secretary of the Board of Trade about concessions to new industries.

North Sydney, N.S.

North Sydney will give liberal help to industries locating within her borders. The secretary of the Board of Trade will gladly give any information to parties desiring a location. If you are interested write to him.

The population is 5,418. Assessment roll, \$1,859,570. North Sydney is the Atlantic terminal of the Intercolonial Railway. West Union and C. P. R. Telegraph. Local and rural phones.

Among the many industries are Thompson & Sutherland's stove foundry, employing 100 hands; Western Union Cable Co., employing 60 hands. The Sydney mines are three miles distant, connected with electric car line. The splendid harbor affords shelter and dockage for a fleet of steamships plying on the Atlantic.

The banks located here are: Royal, R. W. Elliott, manager; and Bank of Nova Scotia, R. A. Rowley, manager.

The president of the Board of Trade is W. S. Thompson; W. P. Moffatt, Secretary; F. L. Kelly, Mayor; Angus Young, Treasurer and City Clerk; A. Moore, City Engineer; R. Musgrave, Postmaster.

There are four miles of street railway in the town. Electric light and power are supplied by a private company. Price from 3 cents up. Water reservoir and lake near the town supply by gravitation an abundance of water. Sewage is disposed of by gravitation to the sea.

There are 12 miles of granite streets and 6 miles of concrete and gravel sidewalks. Public and High Schools, Customs House, public halls, good hotels. Fire equipment is hydrants, 100 pounds pressure, with first-class engine and equipment, in charge of B. L. Rice, fire chief. J. McLean is chief of police.

Market days are Tuesday and Saturday. The county exhibition is held here in October.

Oshawa, Ont.

All lines of business continue busy here; the big carriage and automobile factories, the Malleable Iron Co. and the Pedlar Co. report trade exceptionally brisk. There are openings for labor of many kinds, the only difficulty seeming to be the necessary houses for incoming inhabitants. Many municipal improvements have been carried through lately, and some of the principal streets are now being paved with asphalt block pavement. Another new industry here is Bricks, Limited, with a capitalization of \$50,000, for the manufacture of building bricks.

The population is increasing steadily, the latest estimate placing the figure at 7,600.

The principal officials are, Mayor, W. E. N. Sinclair; City Clerk, Thos. Monis, who is also City Treasurer and Sec.-Treasurer; President Board of Trade, M. F. Smith; Secretary, Geo. Miller; City Engineer, Frank Chappell; Postmaster, J. Tamblyn.

The banks and their managers are: Royal, R. G. Baird; Dominion, A. H. Black; Standard, J. P. Owens.

Ottawa, Ont.

The most significant feature of the real estate situation in Ottawa at the present time is the purchase of small blocks of land on the outskirts of city property by small capitalists, men who are able to pay practically outright for small properties. For years there has been comparatively little buying of this class. Practically all the purchases have been by big men who have bought broad stretches of suburban land, holding it for years, or else at once having it sold in lots or to people who have bought houses.

The Canadian Pacific Railway state that they are about to expend several million dollars on the construction of new terminals in this city. The Canadian Northern Railway are preparing plans for the establishment of shops at

a point about four miles to the south of Ottawa. These shops will give employment to at least 4,000 men. As a result of these and similar evidences of progress and expansion, the real estate brokers report the nearest approach to a "boom" in property that is likely to attack so dignified a capital as Ottawa.

The outlook for the coming year is for a large expansion. Mr. H. W. Baker, Publicity Commissioner, is at present negotiating with over 170 different industrial "prospects," which include almost every class of manufacturing for which Ottawa is a suitable centre.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people and a conservative estimate of the output of these industries is \$38,000,000. The three pay rolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

Building operations continue to make steady increase, and it is expected that the total for 1911 will exceed that of last year, but will not equal the figures of 1909. The following comparative statement will be of interest:

Total value—

Building permits in 1909....	\$4,527,590
Building permits in 1910....	3,022,650
1st 10 months of 1911	2,587,900
October, 1910	438,925
October, 1911	390,250

The bank clearings are ahead of last years figures as will be seen by the following table:

For full year 1910	\$193,714,890
For month of October, 1910.	17,058,814
For month of October, 1911.	19,199,275
For 10 months ending October, 1911	172,317,255

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Porcupine, Ont.

From all present indications the Porcupine district will be the producer of gold bullion within the course of a very few months. The new Hollinger mill is being rushed to completion as rapidly as rather adverse transportation facilities will permit, and it is likely that the stamps will begin to pound about March 1st next. The Dome mill will be ready some time before this date, as early as Jan. 15th being talked of as the time for the inception of rock-crushing. It is probable, however, that about Feb. 15th will see the real commencement of serious operations. This means that the two big Porcupine properties will, from present indications, be able to ship out gold some time next spring.

After two years and a half of preparation, interrupted by the lamentable holocaust of June last, the Porcupine camp will commence to give forth rewards adequate to its promise next year. To all men who saw the western gold camps send out bricks in the first year

of their existence it will appear strange that to-day there is not a stamp dropping in Porcupine.

The gold is there—dazzling to the naked eye—on the surface, visible in little cores that the black diamonds cut as they twirl at the end of their long tubes, biting into the rock. As an outward and visible belief that the gold is there for the mining ten thousand people have ousted the cow moose from the low-lying lands of Porcupine and have set up their habitations on the great Mattagami and many another mighty river flowing to the mud banks of James Bay. Three towns have sprung up, jealous of each other and squabbling, as all townlets on the frontier will, and people in Canada, Britain and the United States who will never see the camp have sent millions of dollars in machinery to get the gold out of the earth, and when they have it to reduce it to the universal currency for which all toil.

The mill is or should be the outward and above-ground sign of the abundance of wealth below. Previously in the history of gold-mining in Ontario the mill was built to impress the stockholders and to embody in the annual report. In Porcupine, to a very large extent, indeed, the mill is for the purpose of producing gold. The early promoters who desired to rush into mills experienced a killing frost, and the result is to-day that the plants commenced or projected are to a very large extent justified by the promise of the mine.

To date not \$100,000 in gold has been shipped from the Porcupine camp. Yet the mills, involving an outlay of \$680,000, will probably have been completed before the end of the year. They are:—

	Stamps.
Dome (building)	\$300,000 40
Hollinger (building) ..	250,000 40
McIntyre (proposed) ..	70,000 10
Vipond (commenced) ..	30,000 10
Rea (proposed)	30,000 10
	<hr/>
	\$680,000 110

So far the weather has not been at all

severe, though the thermometer showed about 21 below zero a couple of days. Without a wind, however, that does not feel cold hereabouts, owing to the dry atmosphere. People are dressed for cold, and they do not suffer half so much as people in the big cities might imagine. Hundreds of prospectors and others sleep in tents every night in the bush, but even when the mercury drops to thirty and thirty-five below there is comparatively little real suffering. Life here has not half the hardships that might be imagined, though at the same time it has many discomforts and inconveniences, and is quite trying enough for the average tenderfoot, or old-timer, either.

Among the buildings in Porcupine which are a credit to the camp, the new King George Hotel is worthy of special mention. It is modern and up-to-date in every way both as regards equipment and service, and would be an ornament to many an older and larger city.

By December 31 Toronto will have direct train connection with the gold fields. Passengers will be enabled to leave Toronto at eight o'clock each evening and go direct through by Pullman to South Porcupine, arriving there next evening in time for supper.

A new hotel with 20 rooms is to be built immediately at Mattagami Landing, and next spring a permanent hotel will be built directly facing the river. Need of good accommodation is felt, as traffic through this settlement is increasing.

Mattagami Landing is the point from which launches connect with Waweatin and Sandy Points, above and below, respectively, where power companies have generating stations, and it is also a stopping place for prospectors going to and from the townships to the west of Tisdale.

The future of this place looks bright, as it has every facility for a big distributive centre.

Port Arthur, Ont

The Barnett-McQueen Company has received a contract from the Canadian Northern Coal and Ore Docks Company to double the coal handling capacity of the company's plant here, and will start work at once. Two hundred men will be employed all winter, and the expenditure will reach half a million dollars.

The granting of ten acre site to a company headed by W. R. Sinks, of the Canadian Stewart Company, for an industry to employ from the start 150 men and expend \$350,000 on the plant, has been approved of by the City Council.

The population is 18,000; assessment \$12,000,000.

Western Dry Dock and Shipbuilding Plant, costing one and a half million dollars is in course of construction. Also a wagon works, to employ 300 hands, and an enamel works to employ 350 hands. Several other industries are closing negotiations to establish here.

There are especially good opportunities here for iron and steel industries, woodenware factories, clothing, sewing machines, pianos, etc., as electric power, steam-coal, and pig iron are cheap. Labor can be secured at moderate wages, and raw materials can be obtained at a minimum cost by water. The town will grant free factory sites, fixed assessment, etc., to suitable parties. N. G. Neill, Industrial Commissioner, will supply full particulars.

The Canadian Northern Company's Elevator (capacity 7,500,000 bushels) is the largest in the world. The coal trade is important at C. N. dock (capacity 800,000 tons). Vessels unloaded at the rate of 10 tons a minute. Price of steam coal, f.o.b. is around \$3.50 to \$4.00 per ton.

Gold and silver have been found in the district and there are vast iron deposits at Atikokan on C. N. R. The ore is smelted at Port Arthur.

Farming lands are being rapidly opened up, and increasing in value. The assured

employment and good wages offered at the Lake Ports, in the saw-mills and mines, in the water-power development and on the railways place the making of a comfortable home and a good farm in the agricultural sections of this district within the reach of the industrious and enterprising man without capital. Not only do the lines of labor mentioned offer a means of a man establishing himself on a farm in the district, but the fact that the resources of the district are industrial rather than agricultural assures a good home market for the products of the farm after it has been brought under cultivation. Market garden land within five miles of Port Arthur can be purchased from \$50.00 per acre. The market for all kinds of produce is good and continually increasing.

There are 15 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

As a health resort Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence. The remarkable purity of the water is attributed to the rock formation and the entire absence of limestone. These qualities, together with the purity of the air and the charming scenery makes Port Arthur an ideal summer and health resort.

There are a great many industries located her, such as, two boiler works, blast furnace, two sawmills, two foundries, two elevators, sash and door factory, stock yards, two brick factories, brewery, aerated water factory, stone-cutting establishment, three transshipping, freight houses, two systems cold storage and lake fisheries.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The Municipal-owned telephone system has 3,500 subscribers.

S. W. Ray is Mayor; J. M. McTeigue, City Clerk; J. W. Gurney, City Treasurer.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

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Radville, Sask.

Builders and carpenters are wanted here. Splendid opening for flour mill. Plenty of water in the river. Also opportunity for dentist and veterinary surgeon.

The Seed Fair will be held Dec. 21st, 1911. The market day is Saturday.

Radville is a new town and divisional point on C.N.R. line, between Maryfield and Lethbridge, a line to Moose Jaw starts from here, and a line to run to the coal mines, 20 miles distant.

The town is one year old, and has fine town hall, fire hall, red brick two-story public school, municipal hall, churches, public hall, licensed hotel, Bank of Commerce, managed by W. Hastie; Weyburn Security Bank, under the management of McG. Wilkinson.

C.N.R. telegraph and express, phone lines being constructed, two-tank chemical engine and other fire equipment.

Population, 350; assessment, \$120,000; tax rate, 5 mills; President Board of Trade, C. S. Hill; Secretary, G. F. Blundell; Overseer, C. S. Hill; Secretary-Treasurer, E. J. Moore; Postmaster, C. S. Hill.

Rainy River, Ont.

Rainy River has lately received another addition to its industries in the shape of a \$50,000 stave mill. There are many large lumber mills here, and there is a good opening for a box factory, another stave mill, and for any industry using lumber, as the supply is practically unlimited and can be run down the many rivers to this point, where cheap power (water or electric) is abundant. There is also a good opportunity for a brick plant, a doctor, a dentist and a lawyer. Write to Sydney Bateman, Secretary Board of Trade.

The town of Rainy River is on the river of the same name, and located 153 miles east of Winnipeg, and 286 miles west of Port Arthur, on the Canadian Northern Railway. There is a daily

boat service in the summer to Kenora, about 86 miles distant on C.P.R.

The population is 2,300; assessment, \$717,458; six teachers in the public school, also separate school, colleges, town hall, fire hall, gravel or cinder in the streets. The sidewalks are being replaced with cement on the principal streets. Canadian Northern telegraph, telephones, electric light and power (private ownership), theatre, dance hall, waterworks (250 connections), sewers and settling beds.

An agricultural fair and exhibition will be held here 1912.

The Bank of Commerce is managed by H. W. Graham.

W. O. Chapman is Mayor; S. Bateman, Town Clerk and Treasurer; S. Sage, Town Engineer; G. S. Parker, President Board of Trade; R. Reid, Postmaster.

Fire protection in charge of Chief A. H. Hanna, with fire hall, engine and latest equipment. Thos. McMahon is Chief of Police. There are four good hotels.

There is a good demand for carpenters and laborers.

Red Deer, Alta.

A hundred thousand dollar cement plant has just located here. There are brick yards, roofing and tile works, tent and mattress factories, lumber mill, tannery and other manufacturing concerns.

Red Deer is midway on the C.P.R. between Calgary and Edmonton. Has added a thousand to its population in the last year. It is now 2,700; assessment, \$4,119,270. G. W. Greene is President of Board of Trade; J. R. Davison, Secretary; R. B. Williver, Mayor; A. T. Stephenson, Treasurer and Clerk; H. Wallace, Postmaster.

There are public, separate and high schools, convent, business college, ladies' college, court house, municipal buildings, fire hall, societies hall, theatres, four hotels, Government phones and Western Electric phones (local, rural and long distance), C.P.R. telegraph, ex-

press, waterworks and sewer systems, electric light and power.

The banks indicate the strong financial position of this district. They are with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants, F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for foundry, also pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will indicate what the town will do for new comers.

Regina, Sask.

The Brantford Roofing Company, of Brantford, Ontario, have decided to erect a large warehouse here, and to make Regina their distributing point for its Western trade. The building will be one of the largest in the city, and will be of brick and steel construction.

Regina strikes the visitor as being a clean, wholesome city. Her paved streets, boulevard avenues, handsome buildings, huge warehouses, etc., mark her as a solid, substantial, modern city in every respect.

Investments are safe and sure; they are increasing in value daily. Unlimited opportunities lie open here for the capitalist, the investor and the financier.

Situated on the C. P. R. main line, 358 miles west of Winnipeg, Regina is the capital and largest city in Saskatchewan, the commercial and industrial centre of the middle west and possesses unique advantages for manufacturers, wholesalers and investors.

Regina's distributing territory comprises over 60,000 square miles, in which are located over 250 towns and villages, and a population of nearly half a million.

Over 200 wholesale and distributing firms are now located here, and it is claimed that the city is the point of largest distribution of agricultural implements in the world.

Revelstoke, B.C.

There are openings here for pulp mills, machine shop, saw and shingle mills and tannery. W. F. Laing, Secretary Board of Trade, will be glad to give full particulars regarding the advantages of locating in Revelstoke.

The town is situated on the Columbia River, where it is crossed by the main line of the C.P.Ry. Is the junction of the main line of the Arrowhead and Kootenay Railway, which connects with the palatial steamers of the C.P.R. on the Arrow Lakes, and with the B. C. Southern, Columbia and Western, Crow's Nest Pass and Great Northern Railway systems to the south.

Revelstoke is surrounded by the largest lumber and mining district in B.C. Municipality owns an unlimited water power and Hydro-Electric plant.

The land in this district is extremely fertile and able to support a population of 30,000 people.

This is also a mining district of no mean importance. One of the largest deposits of zinc ore on the continent is now being developed at Pingston Creek and the ore is being successfully treated. Here is the place where a prospector could certainly make a strike, as the showings of mineral are abundant. Those that have been opened up have panned out to the entire satisfaction of the owner.

The fruit growing possibilities must not be overlooked. Irrigation is not required, winters are mild and winter-killed trees are almost unknown. To the sportsman the attractions are great. Both large and small game are plentiful.

The population is 4,000; assessment, \$2,223,721; taxes are 25 mills.

W. H. Pratt, President Board of Trade; F. W. Laing, Secretary; Dr. J. H. Hamilton, Mayor; Bruce A. Lawson, Secretary-Treasurer; Alex. McRae, Postmaster.

The banks required for this busy town are, with their managers: Commerce,

F. M. Gibson; Imperial, A. B. McCleneghan; Molsons, W. H. Pratt.

There are two public schools, eight rooms each, high school, city hall, court house, two fire halls, opera house, theatre and picture shows.

Other commercial equipments include C.P.R. telegraph, Dominion express, Government telephone. Also private phone, local, rural and long distance. About seventy miles of streets, cement sidewalks and good hotels.

Water supply is from mountain streams, gravity system. Sewers are complete.

The town is increasing its power plant by an addition of 1,100 feet of new flume, enlargements to the dam, and water system.

Electric light and power owned by the municipality and supplied at extremely low rates.

Rosetown, Sask.

There are openings here for flour mill, machine shop, electric light plant, linseed mills, furniture store, hotel, flax mills. Write to J. H. Tregoe, Secretary Board of Trade, or C. W. Holmes, President. They will give generous treatment to new industries.

Rosetown is a new town on C.P.R., 166 miles north-west of Moosejaw, and 46 miles west of Outlook.

W. McDougald is Mayor; S. B. Robinson, Secretary-Treasurer; L. Heartwell, Postmaster.

The population is 600. There are a four-room brick school, town hall, fire station, an hotel, Government phones, C.P.R. and C.N.R. telegraph and express.

There are two banks—Traders (N. McVicar, manager), and Union Bank (R. Gordon, manager).

Saskatoon, Sask.

The city of Saskatoon does not agree with the count of the Dominion census officials. When the Ottawa figures came out a few weeks ago, Saskatoon was

listed as having two people over twelve thousand. Since then, civic enumerators have got busy and have found a few thousand more people in Saskatoon—six thousand more to be exact. The civic figures give the city's population as 18,096. Which is right—12,002 or 18,096?

Saskatoon is certainly going ahead. Its population eight years ago was only 113. The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

The Grand Trunk Pacific, Canadian Northern and Canadian Pacific Railroads centre there. Twenty-six passenger trains enter and leave daily. Twenty-two mails are received and distributed daily by the post office. There are 24 miles of water mains, 252 fire hydrants, 22 miles of sewers, up-to-date fire equipment, including 60 h.-p. chemical and hose motor, four fully equipped fire halls, 20 miles concrete sidewalks, 12 modern hotels (one costing \$300,000), municipal light and power, Government automatic phone system, local, rural and long distance.

Among the largest buildings are: Court house, land titles office, Dominion lands office, masonic temple, I.O.O.F. temple, labor temple, opera houses, barracks of R. N. W. Mounted Police, city club, five large modern schools (3 more now building), collegiate institute, business colleges, hospital, owned and operated by Municipality, and a \$200,000 new one nearly completed. There are four trust companies, Y. M. C. A. building, Y. W. C. A., provincial university under construction.

The new provincial agricultural college is under construction. The provincial agricultural farm of 1,333 acres is close to the City.

Nine miles of street railway will be in operation September, 1912.

Negotiations are just completed for a \$75,000 Carnegie library.

The President of the Board of Trade is Malcolm Isbister, Commissioner is F. Maclure Sclanders.

James Clinkskill is Mayor; R. M. Keat-

ing, Treasurer; Geo. T. Clark, City Engineer; Andrew Leslie, City Clerk; Malcolm Isbister, Postmaster; Thos. Heath, Fire Chief; R. C. Dunning, Chief Police.

Just an instance of "how they do things" here. One hundred and thirty-seven thousand dollars was contributed within two days for the Y. M. C. A. and Y. W. C. A. buildings erected in this city. Saskatoon certainly "does things."

The banks and their managers required by the heavy business interests here are: Bank of Nova Scotia, S. S. Sterns; Imperial, P. Bidwell; Hamilton, S. S. Cameron; Quebec, J. Ingram; Traders, T. K. McCallum; Royal, G. R. Chisholm; British North America, G. A. C. Weir; Union, A. P. Van Someren; Dominion, F. W. Diggle; Nor. Crown, K. F. Dewar; Montreal, K. A. Ashworth; Commerce, W. P. Kirkpatrick; Merchants, R. R. Randall.

Sackville, N.B.

Condensed milk plant, and furniture manufacturing will find special opportunities here. Also iron, textile and malleable works.

Land seekers should enquire about this district. A line to G. R. McCord, Secretary Board of Trade, or E. M. Copp, President, will bring the necessary information.

Sackville wants iron moulders. The foundries are extending their already large plants. A new wharf is under construction, also new railway station, and freight sheds. The old sidewalks are being replaced with concrete.

The industries added the last year are concrete works, leather manufacturing and wood-working plants.

There are 2,000 people within the incorporated town limits.

Sackville is on the tide water and Intercolonial Railway, 147 miles west of Halifax, and 38 miles east of Moncton Jct. There are C.P.R. and West Union telegraph, local, rural and long distance phones, electric light and power from

Eastern Development Co., gravity water system, owned by the town.

There are three grammar schools, high school, university, arts, engineering, applied science schools, ladies' college, conservatory of music, art gallery, business college, four public halls, and first-class hotels.

The banking interests are Royal Bank, G. H. Mackenzie, manager, and Bank of Nova Scotia, R. C. Williams, manager.

C. W. Fawcett is Mayor; Thos. Murray, Treasurer and Clerk; J. F. Allison, Postmaster.

Sault Ste. Marie, Ont.

It is little wonder that manufacturers like to locate in the Soo, where labor is not scarce, where water and electric power are abundant, and where there is low taxation, with excellent sites, having railway siding on one side and dockage on the other, affording cheap and easy transportation.

It is here the products of the mine and forest come to be prepared for every day commercial use, and the manufacturer desiring a site will find Sault Ste. Marie, Ontario, a desirable location in every way. The President of the Board of Trade, Mr. C. H. L. Jones, will gladly supply information to enquirers.

The Town is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc., bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's

River the waste water way. 100,000 horsepower can be generated here.

Six million dollars are now being spent in industrial construction here.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

The heavy business interests require six banks to attend to their financial wants. They are, with their managers: Commerce, A. D. McLean; Montreal, A. M. Peters; Royal, H. J. Bulley; Traders, A. G. Knowles; Imperial (2), E. K. Boulton.

The locks at the ship canal are the largest in the world and will easily accommodate three or four of the largest boats in the carrying trade on Lake Superior.

The railway facilities are: C. P. R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building to have connections here. There are four miles of electric street railway within the corporation.

The population is 10,613, and town has applied for a city charter. The assessment is \$5,967,764, tax rate 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C. P. R. and G. N. W. Telegraph, public, separate, high and technical schools, Government Municipal buildings, custom house and good hotels.

S. W. FAWCETT Real Estate

Loans and Insurance

PHONE 124 P. O. BOX 384
SAULT STE. MARIE 22

O'CONNOR & SHERIDAN Real Estate and Mining Brokers

665 Queen Street S. Phone 723
SAULT STE. MARIE, ONT.

Industrial Sites and High-class
Investments

Sherbrooke, Que.

The Electric City. Claims it can supply the cheapest electric power in Canada. There are four trunk lines of railroads—C.P.R., G.T.R., Quebec Central, and Boston and Maine. Thirty-three passenger trains enter or depart from Sherbrooke every day. The electric street railway is doubling the length of its tracks within the city limits.

Free site, \$15 power, tax exemption and other advantages make up Sherbrooke's claim to the manufacturer desiring a location.

The population is 17,000. Assessment, \$7,200,000. Tax rate, 18½ mills.

Mayor, C. W. Cote; Sec'y.-Treas., F. J. Griffith; City Engineer, I. Tremblay; Postmaster, W. A. Morehouse; President Board of Trade, E. Winn Farwell; Secretary, Chas. E. Bradford.

Bell Telephone, People's Local and Rural; C.P.R. and G.N.W. Telegraph; Churches, Schools; Educational facilities are abundant with their libraries and evening Technical School.

Drill Hall just erected, costing \$100,000; Court House, Municipal Buildings, Art Hall, Monument Nationale and theatres. Plenty of good hotels.

Eight miles of Electric City railroad, first-class fire equipment in charge of R. Davidson, Fire Chief.

Seven banks are required to look after the financial interests of this important industrial centre. They are, with their managers: National, A. U. Dorais;

REAL
ESTATE

CHITTY, MOFFLY & CHIPLEY

SAULT STE. MARIE

REALTY IN ALL ITS BRANCHES

Reference—Canadian Bank of Commerce. The purchase of Sault Real Estate is the best buy in Canada to-day.

REAL
ESTATE

Eastern Townships Bank (2), E. W. Farwell and F. A. Briggs; Quebec, Colin Crawford; Hochelaga, M. A. Laine; Montreal, R. A. E. Aitken; Merchants, H. Irwin.

Souris, Man.

There is an opening here for a creamery, a steam laundry, and a shoe store.

New recreation grounds and summer resort are being laid out; a post-office is under construction.

Souris handled last season 251,000 bushels of grain, 436 cattle and 995 hogs. There are four elevators (capacity 180,000 bushels), stock yards, flour mill, etc., public and high schools, churches, gas plant owned by private company, water works, town hall, fire hall, post-office, and a good hotel.

Souris is on the C.P.R., 26 miles southwest of Brandon, on the Souris River.

The President of the Board of Trade is T. L. Arnett; Secretary, A. S. Morrison; Mayor, A. J. Hughes; Clerk, J. W. Breckey; City Engineer, J. H. Smith; Postmaster, W. Wenman.

Dominion express, C.P.R. telegraph, Government phone (rural and long distance), population 2,000, assessment \$1,000,000, taxes 23 mills.

The Union Bank is under the management of V. L. Ferguson, and Merchants Bank, F. L. Adolph.

Smith's Falls Ont.

There is good demand for all kinds of skilled labor here. Cement walks, water works, and sewerage are being extended throughout the town.

The Collegiate Institute is nearly completed. The total cost will be \$60,000, and the new General Hospital, also nearing completion, will cost \$40,000.

There is an opening here for iron working plants, foundries, knitting factories, textile factory and others, and the town offers many inducements to parties desiring to locate here.

Five good hotels supply the wants of the travellers.

Smith's Falls is a divisional point on the C.P.R. Customs House, Dominion Express, Bell Telephone, rural, local and long distance, G.N.W. and C.P.R. Telegraph.

The population is 6,146. Assessment, \$2,096,052. Tax rate, 31 mills.

President of Board of Trade is Ogle Carss; Sec'y., R. Hawkins; Mayor, Adam Foster; City Treasurer, Henry Layng; City Engineer, S. B. Code; City Clerk, J. A. Lewis; Postmaster, D. A. Ferguson.

H. B. Wilson is manager of the Molsons Bank; L. J. R. Richardson, manager of the Union Bank; and S. L. Forrest, manager of Ottawa Bank.

Smith's Falls is 46 miles S.-W. of Ottawa, on the Rideau Canal and River, with passenger and freight steamboat service. There are four public schools, high school, collegiate institute, library, town hall, public halls, opera house and other amusement centres. Waterworks, electric light and power.

The principal factories are engaged in the production of farm implements, wire fence, malleable castings, ploughs, stoves, cooperage, etc. The Canadian Northern Railway is being built to get a share of the large volume of merchandise shipped from this point.

St. Catharines, Ont.

St. Catharines reports the building industry very brisk, new manufacturing concerns locating, making houses for employees scarce.

There are special facilities for paper and pulp mills, plenty of water, Hydro Electric power, and cheap coal. A foundry would find this an advantageous location. Grand Trunk Railway and C.N.R., with Welland Canal for boats; electric railway between Hamilton and Niagara, eight miles of which are in the city.

There are 20 miles of streets, paved with brick, cement block, blithic and macadam, and thirty miles of concrete sidewalks. The population is 13,450; as-

assessment roll, \$7,781,905; tax rate, 22 mills; waterworks, sewerage, electric power from Hydro-Electric and Cataract Power companies; also natural and manufactured gas.

Among the fine buildings are seven public schools, two separate schools, collegiate institute, business colleges, Loretto Abbey and college, county buildings, city hall, public library, Y.M.C.A., general and marine hospitals, isolation hospital and hospital for consumptives.

There are eight hotels, masonic hall, opera house and hippodrome. Three fire halls (50 alarm boxes), chemical engine and full equipment in charge of W. Early. The Chief of Police is H. N. Green.

The manufacturing concerns are too numerous to mention, and there is plenty of room for more. G. F. Knight, Secretary Board of Trade, will give all particulars.

The chief city officials are: J. McBride, Mayor; Wm. Mittleberger, Treasurer; A. Pay, City Clerk; Alex. Milne, City Engineer; S. G. Smith, Postmaster. Bell Telephone, local and long distance; G.N.W. and C.P.R. telegraph; Dominion express.

St. Catharines is in the centre of the fruit-growing district of the Niagara peninsula, and is justly designated "The Garden City." Its 25 daily express trains are hardly able to carry the fruit shipped from this point in the season.

The canning factories put up five million cans of fruit in a season, not counting that put up by other canneries in the vicinity.

It takes eight banks to attend to the financial wants of the city. They are, with their managers: Commerce, R. G. W. Conolly; Imperial (2), J. A. Forster; Nova Scotia, J. W. Corning; Traders, D. Muir; Toronto, G. W. Hodgette; Union, W. J. Dawson; Sterling, D. B. Crombie.

St. John, N.B.

To the manufacturer St. John has points which no business man can overlook. Coal from the mines close by is

obtained at advantageous prices; transportation is easy and at low rates; factory sites are obtainable at a nominal cost; labor is not scarce, but contented, the one point which no employer of labor can overlook, labor troubles being unknown here.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, biulithic), and over 77 miles asphalt sidewalks.

The city is now putting down granite block pavements, costing \$180,000, and improving the gravitation supply of spring water at a cost of \$1,125,000. They are extending the boulevard system in the residential section.

There are over 100 plants manufacturing for shipment to overseas markets, and there are facilities here for any works requiring coal, wood, iron, lime, copper, antimony, etc., as raw materials are abundant and cheap.

There is an exceptional opportunity for cement works, glass works, canning factory and furniture factory. E. Anderson, Secretary of the Board of Trade, will supply particulars.

Electric light and power from private corporation can be had at 15c less 30 per cent., and power 6c less 1/3. Gas can be had at 90c, less 10 per cent. for lighting. Specially low prices are given to power users.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

Fire equipment in charge of Fire Chief Kerr (six fire stations, with full equipment); W. W. Clark is Chief of Police.

The school system is very complete.

There are Y.M.C.A., Masonic and other society halls, opera house, libraries, yacht clubs, etc. Also municipal buildings, Customs House, museum of natural history, the many large well kept parks and squares, which go to make the city beautiful.

The banks and their managers are:

Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montreal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.

It is stated that there is an opening here for a five-hundred room hotel, to take care of tourist traffic and trans-Atlantic travel. The Secretary of the Board of Trade will give full particulars.

Stettler, Alta.

The municipal council are installing a system of waterworks, which are nearing completion. An electric light and power plant is under construction, and numerous street improvements are in view. The town hall buildings are centrally situated, including fire hall, council chamber, and secretary-treasurer's office.

The fire department is a well-equipped organization, having a highly efficient staff of volunteers. The apparatus includes gasoline fire engine, two-cylinder chemical engine, hose reels, ladders, etc.

Quite recently there have been several residences placed under construction, and the occupied area of the town is rapidly increasing.

Stettler is between Lacombe and Moosejaw, at the intersection of the C. P. R. and C. N. R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. As-

essment roll, \$1,107,500. Tax rate, 25 mills.

There are municipal buildings, Public School (cost \$50,000), Opera House, fire hall, flour mill, creamery, steam laundry, machine shops, and good hotels, municipal water-works and electric light plant, local, rural and Government telephones, C. P. R., C. N. R. telegraph and express.

There are four miles of plank paved streets, and two and one-half miles of sidewalks.

There are good openings for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

The secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants, by J. H. Johnson.

As an indication of the prosperity of this district, it may be noted that farm machinery to the value of a quarter of a million dollars were sold last season. At the annual cattle round-up there were 5,700 head in the bunch, and thoroughbred horses are a feature of this district.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treas.; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.

Toronto, Ont.

According to the summary of statistics just issued by City Treasurer Coady, the total expenditure, uncontrollable, and otherwise, for the first ten months of 1911 are \$4,725,458, and the appropriations for the year are \$6,268,179.

The uncontrollable expense total \$2,101,080, while the Board of Control has spent \$418,968, out of \$509,072. Other figures are:

Apropriations. Expended.

Works Committee ..	\$606,723	\$491,402
Waterworks	360,413	285,881

Street cleaning.....	654,333	532,260
Fire and light	649,494	454,670
Property	276,573	171,267
Parks	253,085	208,663
Island	45,763	33,017
Architect	47,036	28,250

The number of buildings for which the City Architect's Department issued permits during the first ten months of 1911 was 7,576, an increase over the same period of 1910 of 1,206. The total approximate value of buildings for which permits were issued from January 1st, to October 31st, this year was \$20,306,699, as compared with \$17,734,488, the value for the same period of last year.

The total number of buildings for which permits were issued during October of this year was 804, with an approximate value of \$1,798,042. This is a decrease on the figures for the corresponding months of 1910 when the number was 862 and the value \$2,914,980. The decrease in value is attributed to the fact that October was the record month of last year, a considerable portion of the new General Hospital being included in the permits.

This year will make a new record in building for Toronto, and the value of the buildings will be several millions greater than ever before.

The Customs revenue for October reaches a total of \$1,360,000. The returns for the corresponding month of 1910 were \$1,053,607, which exceeded the returns of any previous October. Thus October, 1911, is a record month, with an increase of slightly over \$300,000. This gain is remarkable, being the greatest since March, 1910, which showed an increase of \$356,000.

The statement of the assessment and population of the city for the present year serves to emphasize the extremely rapid growth during the past ten years.

The population has increased from 199,043 in 1901 to 374,672 this year, according to the assessors' figures, which are supposed to be a little conservative though fairly accurate.

This represents a growth of 88 per cent. in the population in one decade,

THE FOUNDATION OF SUCCESS

"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANNAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practice a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

Canada Permanent
Mortgage Corporation
Toronto Street - Toronto
ESTABLISHED 1855

or a doubling of the population of the city in about twelve years.

The assessment of the city has increased even faster. In 1901 it was \$133,844,955, while the assessment just completed places it at \$344,835,115, an increase during the decade of no less than 158 per cent.

The Growth Year by Year.

The population and increases from year to year were as follows:

Year.	Population.	Increase.	P. C.
1901	199,043	.....	...
1902	205,887	6,844	3.4
1903	211,735	5,848	2.8
1904	226,045	14,310	6.8
1905	238,642	12,597	5.5
1906	253,720	15,078	6.3
1907	272,600	18,880	7.4
1908	287,201	14,601	5.3
1909	325,302	38,101	13.2
1910	341,991	16,689	5.1
1911	374,672	32,681	9.7

Bank clearings at Toronto continue to expand, the amount for October having totalled \$155,221,805, which is \$9,214,981 greater than in October last year, when clearings were considerably above the previous high record. The following comparisons show the remarkable expansion of the banking business at Toronto in the past eleven years:

October.

1907	\$108,925,057
1908	115,724,711
1909	133,768,916
1910	146,006,824
1911	155,221,805

Clearings for the ten months compare as follows:

Ten months, 1910	\$1,284,367,371
Ten months, 1911	1,485,216,749

The increase in the assessment of the City since 1905 is shewn in the following comparative table:

1906	\$167,411,678
1907	184,283,085

1908	206,088,990
1909	227,800,000
1910	269,866,219
1911	306,604,774
1912	344,835,115

The new General Hospital, now being erected, will, when completed, occupy an entire block, comprising in all about ten acres, and will be probably the most complete of its kind in Canada. The aggregate cost of the completed structure will total \$1,750,000.

The Mayor is G. R. Geary; City Clerk W. A. Littlejohn; Chief Clerk, Jas. W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

Twenty chartered banks have between them 137 branches in Toronto. The head offices and their managers are: Union Bank, G. Wilson; Ottawa, L. C. Owen; Dominion, A. Pepler; Sterling, A. G. Gamble; Northern Crown, V. F. Cronyn; Standard, H. T. McMillan; Montreal, A. D. Braithwaite; Commerce, M. Morris; Merchants, A. B. Patterson; Metropolitan, W. H. Burns; Home Bank, J. Cooper Mason; Traders, Frank W. Strathy; Royal, W. F. Brock; British North America, Robert Inglis; Bank of Toronto, W. R. Wadsworth; Bank of Nova Scotia, L. B. C. Mann; Molsons, P. W. D. Broderick; Imperial, O. F. Rice; Bank of Hamilton, F. E. Kilvert; Quebec Bank, P. D'E. Strickland.

Trenton, Ont.

After carefully noting all the varied advantages possessed by Trenton, one can come to no other conclusion than that this little town will in the course of a very few years become a big city. There are many facilities for manufacturers and anyone desiring information should write A. Jones, Secretary Board of Trade. The town has many advantages to offer to sound concerns, and especially to those using water or electric power.

The Banks necessary to attend to financial requirements here are Molsons, managed by H. A. Thomson; Montreal,

by B. H. Siddall; Standard, by E. U. Illsey.

Jesse Funnell is Mayor; J. W. Delaney, Treas.; G. W. Ostrom, City Clerk.

Trenton is on the shore of the Bay of Quinte, at the southern outlet of the Trent Canal System. It is a port of call for the passenger and freight boats to Toronto, Montreal, and all lake ports.

Trenton is on the main line of the Grand Trunk Ry., 101 miles east of Toronto. The Canadian Northern and Central Ontario Railways also serve the town; the C. P. R. is reached via C. O. Ry.

The population is 4,500, assessment \$1,522,270, tax-rate 25 mills. There are 40 miles macadam streets, 20 miles cement walks, Bell Phone system, local and long distance, G. N. W., C. P. R. and C. N. O. Telegraphs, Dominion and Canadian Northern Express, Custom House, Public, Separate and High Schools, Post Office, Town Hall, R. C. Parish Hall and Grand Opera House.

Some of the principal industries here are, paper mills, sash and door factory, baby carriage factory, foundries, bridge works, button and clothing factories, and cooperage.

There are good openings for an up-to-date business college and a first-class book store.

Vancouver, B.C.

Building operations on an extensive scale are in progress in all parts of the city and the neighboring municipalities, and the demand for residential property continues unabated, while most satisfactory conditions prevail in commercial circles.

During the last year or two the growth of this city has been enormous. The entrance of new railways, the flocking here of retired settlers from the east who seek a warmer climate—for even now it is warmer in Vancouver than many other spots on the globe—and the immigration of so many new citizens who look upon the city as an ideal place for the creation of a fortune, all tend

to promote the growth and prosperity of the terminal metropolis.

Vancouver is distinguished as being the only city where a definite and so far successful attempt has been made to obtain an adequate local revenue from a tax on land values. Vancouver owns its waterworks, and obtains some revenue from the tramway system and licenses, but the bulk of its revenue comes from a tax of 2 per cent. on the site values of land. The yield of this tax has been found to be so satisfactory that all other sources of revenue could be dispensed with without adding much to this rate. This result has been arrived at gradually. Buildings and other improvements were at first exempted up to 50 per cent. of their value, later to the extent of 75 per cent., and finally, in 1910, they were exempted altogether. At the last municipal election a council was returned pledged to continue the experiment. Statistics covering the population, amount of annual building permits, character of buildings erected, and growth of land values, all point to phenomenal results as accompanying the interesting municipal experiment.

Vancouver proper has an area of 8½ square miles, exclusive of Stanley Park and False Creek. This was the size of the original townsite. Additions have recently been made consisting of Hastings townsite, 2,800 acres, and District Lot 301, 640 acres. Probably South Vancouver will be added also, making a total of some thirty odd square miles.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers:—

Bank of Nova Scotia—H. D. Burns; Granville St. branch, H. Rogers.

Eastern Townships Bank—W. H. Hargrave; Kitsilano branch, P. Gomery (Acting).

Molsons—J. H. Campbell; Main St., A. W. Jarvis (Agent).

British North America—W. Godfrey.

Quebec Bank—G. S. F. Robitaille.

Imperial Bank—A. Jukes; Fairview,

Hastings and Abbott—A. R. Green; Main Street, W. A. Wright.

Bank of Hamilton—E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst.

Bank of Vancouver—F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender Street, C. Reid; Granville St., A. H. Hawkes.

Traders—A. R. Heiter.

Royal—F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens.

Toronto—F. A. Brodie; Hastings and Carrall Sts., E. J. H. Vanston.

Union—T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper.

Ottawa—Chas. G. Pennock.

Dominion—W. F. Gwyn (Acting); Granville St., ———.

Northern Crown—J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowen.

Montreal—C. Sweeny; Main St., S. L. Smith (Sub-Agent).

Commerce—Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson.

Merchants—G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901	\$47,000,000
1902	54,000,000
1903	66,000,000
1904	74,000,000
1905	88,000,000
1906	132,000,000
1907	191,000,000
1908	183,000,000

1909	287,000,000
1910	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

Up to the present the chief products of manufacture have been lumber, sashes, doors, etc. The output has been very large. Last year one mill alone exported to foreign countries thirty-eight million feet of lumber.

There are now, however, many other commodities produced in Vancouver, as the following list of industries and products will indicate: Abattoirs, aerated waters, asbestos goods, auto and buggy tops, bakeries, bamboo furniture, boats, book-binders, boots and shoes, boxes (paper and wood), brass foundries, breweries, biscuits, bottling works, brick (clay, cement, etc.), brooms, cigars, concrete blocks, confectionery, cooperages, cornices, coffee-grinding, dairy products, drugs, engravings, feed and flour mills, fences, fish-packing, fire-proof walls, fishermen's supplies, furniture, furriers, gas, gasoline lamps and engines, gas and electric fixtures, glass-blowing, granite works, harness, trunks and leather goods, ice, ironworking, jewellers, jams and spices, etc., ladies' garments, lithographing, logging engines and tools, lumber, shingles, sashes and doors, mantels and show-cases, marine machinery, office files and furniture, pianos, portable houses, poultry supplies, car fenders, rice mills, roofing, sawmill supplies, soap, sugar, stoves and furnaces, umbrellas, wagons and carriages, wire and nails, wooden pipes, etc.

The industrial future of Vancouver is assured, for here will be the factors required for the upbuilding of a great manufacturing centre—the raw materials, plentiful supply of hydro-electric power, immense coal deposits, and ideal transportation facilities by land and sea. It is no idle boast to predict that Vancouver will become one of the greatest industrial centres of Canada, and of the Pacific coast.

Building Returns—Comparative statement of Building Permits from 1902 to 1910 inclusive.

Year.	No of Permits.	Value of Buildings.
1902	417	\$833,607
1903	580	1,426,148
1904	836	1,968,591
1905	940	2,653,000
1906	1,096	4,308,410
1907	1,773	5,632,744
1908	1,697	5,950,893
1909	2,054	7,258,565
1910	2,260	13,150,365
	No. of Permits.	Value of Buildings.
First 9 mos., 1911	2,144	\$13,559,270
First 9 mos., 1910	1,779	9,010,190
Increase for 1911	365	\$4,549,080

The chief City officials are: Mayor, L. D. Taylor; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. G. McCandless; Secretary, W. Skene; Postmaster, R. G. McPherson.

The electric supply is operated by the B. C. Electric Railway Co. and also by the Western Canada Power Co. Prices for both lighting and power vary according to quantity. The gas works are owned by the B. C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls,

123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain. The tax rate of 2 per cent., as mentioned above, is on realty only, and has not varied in several years. The official census return gives Vancouver a population of 101,000, but in all fairness this figure should be very considerably increased, because there are large numbers of people who work or carry on their business in the city and who reside just outside the limits. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000.

The street railway service covers a very large area, including, besides the city proper, the points in Point Gray, South Vancouver and New Westminster.

Victoria, B.C.

Building figures for the first ten months of the year 1911 have set a new mark, \$3,145,540. This exceeds the whole of last year, and is over \$1,000,000 advance on the first ten months of 1910.

The October figures for this year are \$541,325, as against \$124,375 for October, 1910.

Bank clearings continue to indicate the steady growth of the city's commerce. Only ten months of the present year are gone, yet for the first time in the city's history the figures for any period within a year are beyond the hundred million dollar mark. To date, the bank clearings for the year are \$110,306,688, as

WATCH NORTH VANCOUVER

Now that the bridge across the inlet to Vancouver is assured, all property, especially in vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1000, on easy payments, can be had now. Buy before you are too late, these will double in a few months.

Write for full particulars to

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Bert D. Frost

Phone 6331

against \$80,996,428 for last year, an increase of 37 per cent. For the month of October this year, the figures returned were \$11,527,732, as against \$8,750,129 for October, 1910.

Victoria is an extremely pleasant city to reside in and its climate is superb. The population has increased rapidly during the past five years, and now stands at over 50,000. Of business opportunities there are many. Mr. F. Elworthy, Secretary of Board of Trade, will be glad to answer enquiries. The Mayor is A. J. Morlay; City Treasurer, Edwin C. Smith; and City Clerk, W. J. Dowler. Great improvements have been recently made in many departments of public activity. Thirty-five miles of streets have been newly paved and the street railway system now totals 26 miles. The tax rate has been reduced from 26½ mills to 24 mills with a rebate of one-sixth.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H. Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip, Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. Galletly; Commerce, F. L. Crawford; North, H. R. Beaven; Merchants, R. F. Taylor.

Welland, Ont.

A company composed of Welland men has been organized to erect a \$200,000 hotel here. They plan to put up one of the finest hotels in Canada, outside of the larger cities. It will be of the style of the Chateau Laurier, Ottawa.

Twenty-five new manufacturing concerns have located in the town in the last five years. The Deer Co. are about to locate there with a million-dollar plant. Also the Automatic Transportation Co., with a \$40,000 plant.

Electric power is supplied by Ontario Power Co., and the Dominion Power Co. at from \$13 to \$16 per h.p.

Town gas may be had for domestic use at 30c. per thousand, and for power at 20c. per thousand cubic feet.

Water is supplied through a four-mile conduit from Lake Erie. The town is building a new water-works plant, street railway and street pavements, which are to be all concrete and completed in 1912. The sewerage system is good.

G. W. Sutherland is Mayor; J. H. Burgor, Treas.; J. Black, Engineer; G. Boyd, Clerk; G. H. Burgor, Postmaster; B. J. McCormick, Industrial Commissioner; D. Ross, President Board of Trade; J. D. Payne, Secretary.

There is an A1 Volunteer Fire Brigade, with Chas. Staff, Fire Chief; H. Jones is Chief of Police.

The banks and their managers are: Dominion (C. S. Prim), Toronto (F. A.

VANCOUVER ISLAND

SHAWNIGAN LAKE is one of the most beautiful scenic spots in this Province. It is situated within twenty-five miles of VICTORIA, on the E. & N. Railway, at an elevation of about eight hundred feet. As a summer resort it is unsurpassed, being free from mosquitoes, etc., and on account of the distance from the salt water and the elevation it gives a complete change of air. The LAKE is ideal for boating, and the railroad company run suburban trains for the convenience of business men during the summer months—fare, 50c. During the shooting season one will find deer, blue and willow grouse, also mountain quail very abundant. Now that the City of Victoria is taking over Sooke Lake for waterworks, SHAWNIGAN will be the only desirable body of fresh water within reach. We offer for quick sale some of the choicest locations at the right price, on easy terms. Do not wait until the Spring to secure ground there—everyone intends buying in the Spring. Write us now, before values increase 50 to 100 per cent.

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Vancouver

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Lount), Royal (G. S. Moore), Imperial (G. C. Brown), Nova Scotia (A. H. M. Hay).

Transportation is good via G. T. R., Mich. Cent., T., H. & B., and Wabash Railroads; the electric line to Niagara or Hamilton, and the Welland Canal for boat traffic.

Amongst the public buildings are County Court House, County Hospital, Industrial Home, Town Hall, Post Office, Public and High Schools, Business Colleges, Temple Building, Orient Hall and theatres.

The population is now figured at 6,500; assessment, \$3,076,000; tax rate, 25 mills.

Very liberal inducements are offered to new industries.

Windsor, Ont.

Land values are soaring in Windsor, and its assessment has increased four million dollars in one year.

The total assessment is now \$15,931,925.

Windsor has forty acres set apart for factory sites. Under a special Act of Parliament the city has the power to offer its sites with free taxes, free water and free light. The shipping facilities are excellent, Windsor being one of the principal ports on the Great Lakes, opposite Detroit, Mich.

There are Dominion, Canadian, American, Pacific and U. S. Express, Bell, local and long distance telephone, G. N. W. and C. P. R. telegraphs, electric light and power, natural gas (12c. per thousand for power), 60 miles of streets, concrete, asphalt and macadam, and 60 miles of concrete sidewalks.

The population is 18,200, the assessment \$13,500, and tax-rate 24 mills. The Mayor is J. W. Hanna; City Treasurer, W. R. Thomson, City Engineer, M. E. Brian; City Clerk, Stephen Lusted; Postmaster, Alf. Wigle; President Board of Trade is O. E. Fleming; Secretary, A. W. Jackson.

It takes five banks to look after the business of the city: Imperial (G. J. Lackner), Traders (Geo. Mair), Dominion (H.

Rush), Commerce (A. E. Tayler), Merchants (G. Carruthers).

Mr. Fox, of Fox Bros., thus expresses his opinion of manufacturing in Windsor: "I consider Windsor the best, cheapest and most advantageous city for the shipper of manufactured goods of any city I know of in Canada." This is a pretty strong statement. If you question it and desire a location, A. W. Jackson, Sec. Board of Trade, will cheerfully give you every information you desire and assistance to locate your business.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly, and three other lines are projected.

The Candian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

When this full programme of railway construction is completed Regina will have a total of fifteen lines of railway radiating in all directions.

The city owns and operates the electric light and power plant, and excellent water supply.

Amongst the leading industrial concerns are harness factory, flour mill, (capacity 150 barrels) cement and brick plants, sash and door factories, baking powder factory, ice company, aerated water, cigar, mattress, friction engine, soap and other factories, foundries, brewery, steam laundry, tannery, etc.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

As evidence of the progress and development which have taken place, the

statistics given below will be of interest.

Population.

1882	200
1891	2,000
1901	2,645
1905	5,500
1910	18,500
1911	30,210

Building.

1904	\$210,000 00
1907	1,177,840 00
1910	2,351,288 00
To Sept. 30, 1911.....	4,250,000 00

Assessment.

1904	\$2,284,710 00
1906	6,448,092 00
1910	20,900,000 00
1911	34,840,003 00

Bank Clearings.

1st nine months 1910.....	\$33,547,433 48
1st nine months 1911.....	49,269,937 70

Customs House.

1st nine months 1910.....	\$512,880 61
1st nine months 1911.....	642,573 64

Increase\$129,693 03

Post Office.

Stamp Sales:

1st nine months 1910.....	\$64,898 55
1st nine months 1911.....	85,505 72

Increase this year over last \$10,707 17

The principal city officials are: Mayor, P. McAra, Jr.; City Clerk, A. E. Chivers; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, T. B. Patton; Secretary, R. J. Burdett; Postmaster; J. Nicoll.

The following are the banks and their managers: Bank of Nova Scotia, A. G. Macdonald; Imperial, J. A. Wetmore; Traders, C. O. Hodgins; Royal, R. L.

Ritchie; Union, B. B. Carter; Ottawa, T. M. Hyndman; Dominion, W. S. Gray; Northern Crown, W. M. Logan; Montreal, A. F. Angus; Commerce, A. W. Ridout; Merchants, H. R. Belt.

Winnipeg, Man.

Plans are being prepared for new Parliament buildings and a new Court House. Figures taken from the report of the City Comptroller for the year ending April 30th last show Winnipeg's land assessment to be \$118,407,650; building assessment, \$54,269,600; total rateable assessment, \$172,677,250; business assessment, \$4,037,475; property exempt from taxation, \$27,511,350; population, 151,958.

The City Planning Commission has appointed F. J. Cole as permanent Secretary.

The building permits issued this year in the city of Winnipeg show a total value of nearly \$17,000,000, and it is expected this figure will be considerably exceeded before the end of the year.

The total permits for the whole of last year amounted to \$15,116,450, and constituted a record period in the history of the city. Winnipeg holds third place amongst the cities of Canada in the matter of annual building returns.

The chief building feature of the year in this respect has been the building of residences to accommodate the steadily growing population, which is reported to have increased during the past year by the addition of fourteen to eighteen thousand.

Many new factories have also been erected. It is stated the city now has nearly three hundred factories, representing a capitalization of about \$40,000,000, and employing about 14,000 workers.

The measures which the city has recently taken towards the supplying of cheap power is expected to greatly increase the number of manufacturing plants there.

Winnipeg owns its water-works, street lighting system, a 300-lb. high pressure

fire protection system, and civic power plant of 60,000 horsepower capacity. At the close of 1910 Winnipeg had 185 miles of sewers, 425 miles of sidewalks, 133 miles of paved streets and 225 miles of graded thoroughfares. Has 11 fire-hall stations, employing 165 firemen; 169 enrolled patrolmen, officers and staff in Police Department.

The municipal power plant is located at Point du Bois, on the Winnipeg River, 77 miles north-east of the city of Winnipeg. The water fall—naturally 32 feet—is increased by the power development dam to 47 feet. Mill pond of 6,000 acres. The total power available without storage is 60,000 horsepower, which can be increased to 100,000. The cost of the works, including generating stations, transmission line and terminal stations, all completed and equipped, is \$4,000,000.

Winnipeg has available raw materials in abundance: grains of all kinds for the flour and cereal food manufacturer; wool for the spinner; flax seed for the oil manufacturer; sugar beets can be grown profitably; hides for the tanner and shoe manufacturer; big scrap iron centre; clay for brick and pottery; straw and pulp for paper mills; mineral; gypsum; peat, sale; manganese; limestone and sand for glass making; iron deposits on navigable water to city; and many other natural resources undeveloped.

Winnipeg is one of the world's healthful cities; the death-rate last year was only 13.6 per 1,000 inhabitants. The city's artesian well water is unexcelled for its purity. Winnipeg is 710 feet above the sea level. Summer days have 16 hours' sunshine, and winter is marked by clear weather, absence of moisture making climate agreeable and pleasant.

Winnipeg has expended in the past six years and nine months ending September 30th, 1911, \$75,461,175 in new buildings. This represented 23,451 buildings, and it is safe to say that no city on the continent can show a better balanced distribution for a solid growth

than has gone into the wholesale houses, business blocks, churches, schools and handsome homes and apartments of Winnipeg. For example, take the nine months of year 1911 ending September 30th: \$2,333,300 has gone into fine apartment blocks, the average cost of the eight largest being \$96,000 each, and of the fifteen largest \$76,333 each; eighty-seven factory and warehouse buildings have been erected in the nine months at a cost of \$2,487,400, and for schools, churches and hospitals, \$1,018,500. Prosperity is indicated in the handsome private homes of citizens that have been erected from January to October, 1911. Twenty-four of these residences have cost on an average \$17,270 each, while there have been one hundred and sixty-three homes built costing between \$5,000 and \$10,000 each, and four hundred and seventy-two houses that cost over \$3,000 and less than \$5,000. Among the goods that are made in Winnipeg's factories are awnings, tents and flags, Japan ware, coffee ware, milk cans, bags of cotton and jute, grain bags, flour bags, bags of burlap for coal and heavy material; bedding, mattresses and pillows; boxes and crates; brick, clay and cement products; concrete blocks; butter and dairy products; carriages, trucks, wagons, fire department trucks and wagons, sleighs, cigars, confectionery, candies, cornices, tin and galvanized house fittings and roofing materials; copper plate, zinc and tin engravings, wire, woven wire, gate, farm, poultry and stock fencing, cereals and breakfast goods; chipped, bevelled and stained glass; harness, horse collars, saddlery, robes, whips, rugs, horse clothing; iron and brass ware, boilers, machinery, transmitters, structural steel, iron fencing, ornamental ironwork, rolled iron, hoisting engines, jewelry, marble and other stone monuments; lubricating and linseed oil; packing-house products, pork products, lard, cured meats; house and carriage paints, varnishes, putty, stock food; laundry and toilet soap, washing powder; dressed, artificial and

ornamental stone and marble; grocery sundries, package teas, coffees, baking powder, spices, extracts, bottled syrups, vinegar, pickles, catsup; ladies' and children's ready-made clothing, men's shirts, overalls and caps; office and bank fittings, fixtures, sash, doors, screens, stairwork; furs; brooms, gypsum and plaster products; rubber stamps; trunks; asbestos goods.

The increase in population is shown in the following table:

1902	48,411
1904	67,262
1906	101,057
1908	128,000
1910	151,450
1911 (Estimated)	180,000

Winnipeg realty values increase steadily. The following figures give the total assessments of the city:

1901	\$25,077,400
1902	28,615,810
1905	62,727,680
1906	80,511,727
1909	131,402,800
1911	172,677,250

1911 Tax Rate, 13 $\frac{1}{4}$ mills.

As an indication of the expansion of business the following table of bank clearings will be of interest:

1902	\$188,370,003
1904	294,601,437
1906	504,585,914
1908	614,111,801
1910	953,415,281
1911 (1st nine months)	751,795,673

The marked advance in the value of new building operations which took place in 1910 has been well maintained during the present year. A comparative statement will make this clear:

Building Permits.

1908	\$5,513,700
1909	9,226,325
1910	15,116,450
1911 (1st 10 months)	16,939,650

Twenty-one chartered banks, having

altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Köhl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlett; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants, W. J. Finucan.

The Mayor is H. Sanford Evans; City Clerk, Chas. Brown; City Treasurer, H. C. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. H. N. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, H. Bruce Gordon; President Winnipeg Grain Exchange, Donald Morrison; Secretary

Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

One hundred and ten new factories have been established in Winnipeg during the past four years.

The manufactured output in 1906 was \$18,983,290, and the estimated amount for 1910 is \$36,000,000. Electric power is supplied by the city; prices run from ½c. to 3c. per K.W.

There are special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies ready to wear goods, food stuffs, starch, boots and shoes, felt wear, metal goods, wire nails, hardware specialties, flax and jute goods, beet sugar, elevator machinery, electrical fixtures, automobiles, home and office furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges and furnaces.

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Manufacturers of

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References: Eastern Townships Bank

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18 Winnipeg business bodies conduct a bureau of information upon the West's wonderful opportunities. This bureau has compiled statistics in every line of business and industry.

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OSLER, HAMMOND & NANTON

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WINNIPEG, CANADA

Yorkton, Sask.

Yorkton has just completed the installation of a municipal electric light system, and other improvements are in progress. There are Government local and long distance phones. The phone system will be taken over by municipality in 1912.

The gas is supplied by private company.

There is a fine town hall, theatre, Odd-fellows' hall, Collegiate Institute (which cost \$75,000), Business colleges, Barracks of the Y. N. W. Mounted Police and a new \$75,000 Catholic Hospital.

The population now exceeds 3,500, assessment \$2,600,000, tax rate 24 mills.

Yorkton is on the C. P. R. line, 282 miles west of Winnipeg. The Grand Trunk Pacific also serves town. Customs House, Dominion and Canadian Express. C. P. R. and G. T. Pacific Telegraphs are in operation.

The eight elevators have a capacity of 265,000 bushels, and handled last season 2,181,000 bushels of grain.

The stock yards handled 2,874 cattle and 1,434 hogs. The flour mill has a capacity of 100 barrels a day. The oatmeal mills find plenty to do as well as the other industries located in this rich mixed farming district.

The banks and their managers are: British North America, J. McDonald; Toronto, M. Duncan; Union, C. W. R. Pearson; Commerce, H. L. Edmonds.

Levi Beck is Mayor; J. A. M. Patrick, President Board of Trade; G. H. Bradbrook, Secretary Board of Trade; A. McArthur, Resident Engineer; T. F. Acheson, Secretary-Treasurer; J. M. Clark, Postmaster; F. Pawlett, Fire Chief; Inspector Junget of Royal N. W. Mounted Police.

There are 18 miles of streets with cement sidewalks, and a good sign of prosperity is that there are no stores vacant.

The town will welcome new industries. For inducements to locate, write Secretary Board of Trade. There are open-

ings for boarding house, skating rink, wholesale houses of all kinds. Trackage on the R. R. industrial switch is obtainable at low rates.

The annual fair is held in July.

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Automobile Garage

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The BUSY MAN'S CANADA

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ALONG THE TRAIL

EXIT FOUR DOLLAR BILL

THE announcement that the government will do away with the four-dollar note and give us a good five-dollar bill in its place, is welcomed by everybody. The four-dollar get-up has always been a nuisance. It is so much like a one-dollar bill that it often passes out as one, and is therefore a source of loss—at any rate to the party of the first part. Most of us have wondered what excuse there was for bringing it into being, for it does not fit well into our decimal system.

The real reason for its existence, of course, was that the banks objected to the Government putting out a five-dollar note—that was their special chartered privilege.

But times have changed, as times will. Conditions have changed too, and now the banks welcome the Dominion Five as the rest of us do. (The demand for currency in Canada is in excess of the banks' money-issuing capacity. In the fall, when the big crop-movement set in, the Government was called to the rescue.

We needed the money, we had to have it, and Ottawa furnished it four at a time.

But most of us frowned and some of us said things when we saw a Four. Even the bank clerks looked at both sides of it. Anyhow, the four-dollar wasn't popular, and as soon as we were through with it, back it went to Ottawa.

On September 30th, the Dominion had \$6,439,427 outstanding in four-dollar notes. On November 30, only \$2,813,515 was outstanding. Thus nearly \$4,000,000 had been "returned with thanks" to the Treasury in two months. All money does not look alike to Canadians.

The replacement of the four-dollar issue by a five-dollar one will pay the Government handsomely. There will be no discrimination between the Government notes and those of the banks. The security behind both is beyond question.

Mr. Laird, general manager of the Bank of Commerce, pointed out in his annual address that the currency shortage is beginning to be felt not only in the crop-moving season, but

throughout the greater part of the year. So the issuing of Dominion five-dollar bills will not act to the detriment of the banks. But it will be an advantage to the business of the country.

{The next revision of the Bank Act will probably bring some changes enlarging the issuing powers of the banks, a need which has been apparent for some years.

Now, will Finance Minister White, in the fulness of his heart, and the daring of his originality, call in all the twenty cent pieces and have the dies destroyed, that we may never see them more? And give us a cent whose size shall be more in keeping with its value? Also a five cent piece that won't blow away if the window happens to be open? And, while he is about it, issue a fiat for a persistent cleaning up of dirty dollar and two-dollar notes, for our health's sake? The Finance Minister, who shows a most encouraging disposition not to be governed by tradition, or manacled with red tape, will doubtless give us these boons in due course, together with other surprises.

TO PROTECT THE INVESTOR

ALBERTA will have the distinction of being the first province to legislate for the regulation of the real estate business, if the bill introduced into the legislature by George P. Smith, M.P.P., Camrose, is passed. The purpose of the act, which will be called "an Act to regulate the survey, registration and sale of townsite and subdivision properties," is to pre-

vent, as far as possible, the fraud which is at present attempted by the unscrupulous members of the real estate business.

In some quarters, the idea of controlling real estate operations has been scouted and described as an effort to legislate brains into ignorant and unthinking persons.

"Everybody knows," said Mr. Smith, "that people residing, for instance, in Winnipeg, buy lots in Edmonton. A large proportion of real estate business is done on behalf of persons who live hundreds or even thousands of miles from the town where they invest their money, and in the majority of such cases the deal is completed without the purchaser seeing for himself the land he is buying. The purchaser trusts to the honesty of the man he deals with, and this opens up a big field for the dishonest real estate man."

The purpose of the bill is to protect the outside buyer and the ill-informed investor against unscrupulous real estate dealers. Such people have in the past frequently bought farm lands miles from a town or city, represented to be valuable residential or industrial sites. It was objected by one speaker who opposed the measure that it conflicted with private rights. If, said Mr. Smith, so-called private rights conflicted unduly with the well-being of the community, those rights must of necessity be abolished.

"The passage of this Act will not result in any injustice to any individual," he went on. "It will, moreover, protect the legitimate real estate dealer. There are to-day millions of dollars tied up in outside subdivisions

which will not be recoverable for years."

Mr. Smith said he had received the endorsement of his bill from almost every Board of Trade and municipality in Alberta, including those of Edmonton and Calgary.

For the sake of the good name of Canada among outside investors it is a move in the right direction. The simple fact cannot be got away from that a satisfied investor is always a good friend to Canada. He will never cease to sing her praises and will be one of the finest advertisements she could have. On the other hand, one who loses money in Canadian investments is only too likely to think that all Canadian propositions are bad. He will make far more noise than his brother who is satisfied.

FARMER'S BANK INVESTIGATION

SIR WILLIAM MEREDITH, Chief Justice of Ontario, has been appointed the investigator in the case of the Farmers bank. The order in council appointing him confers all necessary authority for a full and complete investigation.

As the proceedings before the liquidator brought out pretty fully the facts directly connected with the collapse of the ill-fated institution, the more interesting part of the inquiry will have reference to the issue by the treasury board at Ottawa of the certificate upon the authority of which the bank started upon its reckless career. The case promises to be one of exceptional interest.

The order-in-council authorizes

Chief Justice Meredith to inquire into all facts in relations to (a) the incorporation of the bank and the organization thereof; (b) the application for and issue by the treasury board of the certificate authorizing the commencement of business; (c) the conduct and operation of the business of the bank, the amount of capital subscribed and paid up, the causes of the suspension and failure, the extent of liabilities, and the value of the assets.

Evidence taken in previous proceedings concerning the bank will again be admissible.

PREMIER BORDEN'S PROGRAMME

THE announcement from Ottawa that the Conservative government's programme includes a national system of telephones and telegraphs, an improved cable service and the extension of the system of free rural mail delivery, seems to give general satisfaction for, within its limits, it is a scheme deserving of endorsement.

The recent inquiry at Ottawa led to some interesting information being revealed regarding the operation of the Canadian telegraph companies, and may pave the way for reforms. But even the carrying out of these reforms would not give Canada a service that would be equal to that which would be given were the telegraph system owned and operated by the government.

The telegraph system which is operated by the British government furnishes ground for the belief that the Canadian government could embark upon the undertaking with profit and

satisfaction to all concerned, barring the companies at present interested in Canadian telegraphs. Under government ownership, the telegraphs could be made a means of general communication, whereas now, outside of the news services, they are more a means of emergency communication.

As regards telephones, the experience of Alberta is that a government-owned system is advisable, as that province operates its telephone system at a profit. On the other hand the experience of Manitoba is not so encouraging. Its system is not paying and there is dissatisfaction among the public. But what can be done in Alberta can be repeated in Manitoba or by the Dominion, by cutting to the same pattern.

TO DEVELOP NORTHERN ONTARIO

THE announcement of Sir James Whitney that \$5,000,000 will be appropriated for the settlement and development of Northern Ontario is received with keen gratification in all parts of the Province, irrespective of party leanings. The only claim made by Sir James' political opponents is that the development of Northern Ontario was part of their platform and to them belongs the glory.

"I must compliment my Hon. friend, Sir James Whitney, on this announcement," said Mr. N. W. Rowell, leader of the Opposition. "The question is is this amount enough? I see that our campaign for the development of New Ontario is beginning to take effect."

Sir James replied with the pleased smile of one with a bird in the hand: "My Hon. friend opposite is peculiar. Luckily anyone who is able to read even the newspapers saw what I have announced in my campaign addresses regarding the Government's determination to assist in the development of New Ontario in every way. If my Hon. friend can give credit for this to any other person, thing or organization, I have nothing more to say."

Then arose Allan Studholme of Hamilton. "This little stove-mount-er," said he, "has been urging this very thing since 1907, and all the Boards of Trade of the Province have been urging it too."

Liberal newspapers still claim the glory, although reference to Sir James Whitney's ante-election pledges shows that Northern Ontario development was part of his programme.

"The money," said Sir James, "will be used for the colonization of New or Northern Ontario, including not only the Temiskaming country, but the country in the vicinity of Sault Ste. Marie, Port Arthur and Fort William, the Rainy River District and other localities in the northern portion of the Province."

The amount to be appropriated will, it is understood, be independent of railway and other activities, and will be devoted to road-making immigration and settlement—in all probability to the clearing of homesteads, the assistance of settlers and the practical treatment of agriculture and perhaps lumber problems, so far as they concern the settler.

GOOD FOR GOOD ROADS

THE movement to lift Mud Embargo and supplant it with Good Roads is making progress these days. First came the Province of Quebec with a vote of \$10,000,000 for the assistance of public highways. Next came Premier Borden's assurance to the deputation which waited on him from the Ontario Motor League, the Ontario Good Roads Association and the Associated Boards of Trade, that the Dominion would co-operate with the Provinces financially and otherwise to help in the buildings of goods roads. This, as Mr. Borden remarked, is by the constitution not a matter pertaining to the national Government so much as to the Provinces.

Later came Premier Whitney's announcement that another million dollars has been set aside by the Provincial Government to aid in the improvement of public highways. A similar amount, which was set aside some time ago, having become exhausted, provision is now made by the Ontario Government to continue its policy of defraying one-third of the cost of building good roads throughout the Provinces.

The movement is being pushed by the right kind of people to get things done, and the right kind of people, namely, the Governments, are taking it up in a way that looks like business.

IMMIGRATION IN 1911

IMMIGRATION statistics are always full of interest to a growing people, and the report of the number and kind of new settlers who came

to Canada last year loses none of its interest because of the general discussion of the immigration problem which originated in the last census report.

In the year just ending, a total of 351,595 immigrants have arrived here, presumably as permanent residents. Of this number, 141,835, or about 40 per cent., were from Great Britain and Ireland. Up to December, 125,399 persons had crossed the border from the United States, and 72,478 had come from various European countries.

All three divisions show a satisfactory increase over last year. Nearly nineteen thousand more British settlers came over, while the total is larger by forty thousand than the record for 1910. We are receiving new settlers just about as fast as we can assimilate them.

FREIGHT RATES INVESTIGATION

AN order has been issued by the Railway Commission calling for a general inquiry into the whole question of freight rates charged by the railway companies west of Port Arthur. The inquiry began at Ottawa, February 13th. The Western Board of Trade and the railways were notified in January to be ready to appear. Counsel has been appointed by the Minister of Railways to represent the public during the investigation.

It is probable that only the preliminary investigation will be held at Ottawa. Sittings will be held later all through the West, inquiring into conditions on the ground. It is given out from Ottawa that the inquiry will

be thorough, going into every phase of the charges of discrimination against the West.

AN EXTERNAL AFFAIRS DEPARTMENT

THE decision of the Government to establish a Department of External Affairs seems to have met with general approval, and none the less because Mr. Borden has announced his intention of taking charge of the new department himself.

It is an important move forward in the direction of the Empire of Bigger Things and Better Business.

Australia has realized the need of this separate Department of Government; and it must be clear to every student of the recent progress of Empire development. When we remember such common interests as Empire defence, Empire trade, Empire communications, fiscal relations, immigration, and the like, it is obvious that each self-governing Dominion requires the services and concentrated attention of a responsible Minister, who can answer to, and speak for, his Government in its external or Imperial affairs.

WHAT WE PAY FOR HUSTLE

THOSE who read the article on "What We Pay for Hustle," in the January number of THE BUSY MAN'S CANADA, will be interested in a further comparison which is now possible since the figures for 1911 have been issued. The conditions as regards fatalities and accidents resulting from carelessness are growing

worse rather than better. [The "fatality" figures in Toronto, for instance, not including the scores of serious or minor accidents, are as follows for the past three years:

1909—Killed by vehicles, 3; by trains, 3; by trolley cars, 8; total, 14.

1910—Killed by vehicles, 8; by trains, 10; by trolley cars, 13; total, 31.

1911—Killed by vehicles, 8; by trains, 19; by trolley cars, 19; total, 46.

The price we pay for the mad rush to Get Rich Quick and Get Things Done in a Hurry is certainly high. By studying these mortality figures and taking thought of the High Cost of Hustle some of us might easily add to our length of days.

RAILWAY'S MODEL CITY

ONE feature of the Canadian Northern's plans for an entrance into Montreal is worth special notice. The expenditure of \$25,000,000 on terminals, a hotel and a station is magnificent but conventional. The construction of a model city along its tracks between the Mountain and the Back River is, in conception, equally brilliant and much more out of the ordinary.

It is an extraordinary thing that so little care has been taken in the past to make the great, common approaches to a large city more worthy of the functions they discharge. First impressions have a certain weight, and the effect of scanning a jumble of tumble-down tenements, rickety-sheds and squalid out-houses is not of benefit to a city or its visitors. If we must have slums—and the question is debatable—we are surely under no

obligation to flaunt them in the face of whatever portion of the world happens to pass our premises.

The value of a "model city" depends, necessarily, upon the model. With the sudden up-springing of mushroom suburbs, we are greatly in need of lessons in how it is possible to make a subdivision beautiful as well as profitable. It is no part of the business of the Canadian Northern to give lessons in practical civism, but if it chooses to do so, other places than Montreal should not be above taking advantage of them.

A BOOST FOR WOMAN'S SUFFRAGE

SINCE her arrival on this side of the herring pond, Mrs. Pankhurst, leader of the English militant suffragettes, has travelled many miles and visited many places, among them being several of the Western States, where women exercise the franchise on a footing of equality with men. She then returned to New York, delivered a farewell address, and sailed for home.

That the last meeting on this side of the Atlantic was sympathetic to her cause was shown by the fact that before the meeting broke up the audience subscribed nearly six thousand dollars for the use of the suffragette leader.

In the closing address of her American tour Mrs. Pankhurst made a number of interesting statements. It had often been said that courtesy would disappear when women get the ballot. Mrs. Pankhurst's experience refuted this.

"Men," said she, "are much more courteous to women in those States where women vote than they are in the crowded English cities."

She also answered the objection that women could not maintain the peace, and, therefore, should not vote. In a western city she met a young woman—a slip of a girl, who was a factory inspector—who had arrested a man and taken him to the police station. "And yet they say that women could not enforce laws or maintain peace!"

Mrs. Pankhurst wished that every one of her hearers could "visit those states and see what an air of dignity and security it gives those women to possess the right of franchise."

This was Mrs. Pankhurst's concluding message: "I hope and trust that every woman in this hall will put aside every other cause, every philanthropy, and work for nothing else, until that which will dignify and strengthen every other interest is in the grasp of women."

A MILLION FOR MANITOBA

AN important event in the history of Manitoba occurred in Winnipeg last month. It was the organization of the Million for Manitoba League, at a banquet attended by two hundred prominent citizens of the Province, including the Hon. the Lieut. Governor; the Premier; the Minister of Agriculture; the Mayor of Winnipeg; the Mayors and Reeves of all the municipalities; the Presidents of the Boards of Trade.

Never before has such a comprehensive movement been organized to

attract immigration to any part of Canada; never has there been shown more enthusiasm, more patriotic zeal, on the occasion of the launching of an important enterprise.

Under the slogan "A Million for Manitoba" and with the thorough and efficient working forces of this League, Manitoba stands a good chance of securing a round million good citizens before the next census.

It was not to be expected that Manitoba would sit tranquilly watching the flow of immigration into the provinces farther west without, sooner or later, entering a resounding protest. Perhaps it came sooner than expected, but it certainly took a pronounced form.

All the West can do big things when it sets about it, but the organization of the Million for Manitoba League was one of the most spontaneous exhibitions of public-spirit of harmonious determination, of province-wide eagerness, that has ever spurred development in the Canadian West. It was a surprising and gratifying display of earnest and deliberate purpose.

The personnel of the organization is such as to justify the most sanguine anticipations of success. The plan is broad in scope, and means much to the intending settler in intelligent guidance. It should quickly acquaint the world with Manitoba's resources and opportunities, through hundreds of channels.

The Winnipeg press is enthusiastic over the prospects. The *Dominion* says: "Manitoba will gain, not only an immense increase of citizens, but the right kind of citizens—and it is worth keeping in mind that upon the

kind of citizens we secure must depend much of our future welfare. Mixed farming will extend and flourish throughout the province to supply the needs of our own people and those of our western neighbors as well. We will no longer import our poultry and eggs from Minnesota, Wisconsin and Iowa; we will produce them here and have a surplus for export.

"Industries will naturally follow our increase of population and every natural substance we possess that can be converted to the use of man will be worked into innumerable products and by-products in Manitoba factories. The extension of the boundaries, the building of the Hudson Bay railroad, the opening of the shortest shipping route to Europe, will all help this splendid 'Million for Manitoba' movement and help to attain for this province the eminence it is destined to earn as the centre of Empire."

GRAIN FIGURES FOR 1911

NINETEEN hundred and eleven with the growers of grain was one of sunshine and shadow. The hardships of the present year will not be an immixed evil if they press home the folly of having all the eggs in one basket. In that section of Alberta, lying between Calgary and Edmonton, mixed farming is being pushed with perhaps more systematic vigor than in any other portion of the three prairie provinces, and though this territory suffered quite as much from frost as any other district, the fact that there was plenty of stock to feed the frosted grain has put them in a position to turn a seeming disaster into a very real victory.

Figures for the year are not complete, but roughly about 106,000,000 bushels of wheat crop has passed from first into second hands, which leaves some 63,725,000 bushels still to be accounted for. The prices for the crop have so far been fairly steady and relatively high. The average price for contract wheat has been round 97½, and for lower grades about 85.

There is still much threshing to be done, and a good deal of it may have to be left over until the spring. A large quantity will, no doubt, be fed and reach the market in the form of beef and pork, and may, in the end, show a wider margin of profit than if sold as raw material. The only difficulty is that there is not anything like enough live stock.

STILL THEY COME CONSERVATIVE

CONSERVATIVE victories, if they keep up at the present rate, will soon become monotonous. Last month Prince Edward Island, for twenty years a Liberal stronghold, turned into a landslide for the Conservatives. Twenty-eight Conservatives and two Liberals is the story—

just about on a par with British Columbia, as far as the Liberals go.

In September it was the Dominion; in December it was Ontario; and now Prince Edward Island. Some are asking, Will the others come in? Others say, We hope not, for the country's good.

Liberal papers ascribe the big turnover to the promise from Ottawa of a car ferry service to the Island, and even the *Toronto Mail and Empire* admits that the promise played its part. The temptation was undoubtedly great for the Islanders. Add to that the fact that the Island still clings to open voting, where every man is known by his vote as well as by the company he keeps, and the desire of the Islanders to stand in with Ottawa, and at least make sure of that ferry service, must have been great indeed.

Premier Mathieson, by the way, is pledged to introduce a modern ballot law and relegate open voting to the scrap heap where it belongs. Prince Edward Island is the last of the nine provinces to tolerate the ear-marked voter.

At the last general election in 1908 seventeen Liberals and thirteen Conservatives were elected. At the latest bye-election, November 15th, the party stood 16 to 14.

IF a mind is capable of fitting its best truth to each new experience, instead of fitting each new experience to its accepted truth, it may hope to grow and expand normally and healthfully.

TOPICS OF TO-DAY

Peace, Imperfect Peace—Another Step Forward

By the Editor

LEAVING out the War Parties, and the interests that thrive on war and preparations for war, the whole world is rejoicing over Premier Asquith's announcement in the British House of Commons that Lord Haldane's visit to Berlin has brought about a better understanding between Britain and Germany. As Mr. Asquith said, Lord Haldane's infor-

That is the common-sense view and the logical way—one might also add, the Asquith Government's way. A similar stroke of business would doubtless have borne similar fruit many moons ago. It was simply too clever, too cleverly simple, for the war lords and distinguished diplomats to see through. They are generally looking for something profound.

Nations making faces at each other in full dress uniform is ugly business, and at the present stage of what we delight to call Civilization, mighty antiquated. But it is part of the game, if the game is to survive. If you get too near to each other, and talk in too much of a conversational style, you will get to like each other too well, and then the demand for dreadnaughts and power and guns, at so much per, will fade away. Also, some easy occupations will be gone.

But the world is waking up and getting some common-sense into it. A few more Asquiths, a few more Lloyd-Georges, a few more Sir Edward Greys, a few more Tafts, and—shall we say it after all?—a few more Emperor Bills, maybe, and the Warless Era will be really here.

The Parliament of Man, the federation of the world, commonly regarded in circles where profound things



"CONVERSATIONS"

—Toronto Globe.

mal visit certainly "involved on both sides a departure from conventional methods." But, he added, "on both sides it was thought that frankness of statement and communication would be easier if in the first instance there should be informal and non-committal conversations rather than full-dress diplomatic negotiations."

are the only things that count, as a beautiful dream, is not so far away after all. At any rate, recent events have shown that the word "unattainable" can safely be left out of the lexicon of international relations.

The War Idea has been fostered and fed from time immemorial, mainly by ignorance, partly by distance, largely because it was an easy means of livelihood for a certain privileged class, who toiled not neither did they spin anything but tall yarns of how war simply couldn't and never would be done without. Their monocles must now be falling from their eyes. With the diplomats of the Britishers and Germans and Yankees and Frenchmen conferring together to the end of knowing each other better, which must mean liking each other better, on the one hand; and with the picture before them which we have all seen recently, of a hundred thousand men in a public square in Berlin, holding up their hands voting against war with France over Morocco, on the other hand, the War Parties of the nations must surely be stricken with qualms of misgiving as the Future of the War Idea.

Norman Angell is right. Money in the past has made war and money in the future can prevent it.

"Some time ago a French paper, *Humanite*, protested against the unpatriotic conduct of French banks, which by their loans had been building up German industry and German arms, instead of developing the trade and industry of France. 'It was French money,' said this paper, 'which paid for German cannons and rifles. If Germany were to attack us,

we should be fighting against French money to-morrow.'"

"It was pointed out that, in case of hostilities, the French depositors would lose their deposits, for Germany would want all the borrowed money.

"Think of the case that was here presented to the thrifty French peasant. It was from his savings that the French banks got their money. The French banks lent it to Germany, Germany put it into armies, which might invade France. The French peasant's money would be used to destroy the French peasant's home.

"The shot went home. The French banks began to withdraw their investments from Germany. As soon as there was talk of war between France and Germany the situation became acute. Ten million pounds were withdrawn from Germany to France, ten million pounds to England. The question of peace or war rests largely in the hands of the banks and millionaires. But there is something behind that. The banks and the millionaires get their money largely from the savings of the people. The French peasant can prevent his savings being used to destroy his home. The small investor may make his power felt in other ways."

There is so much to be said against war and so little in its favor that the War Idea cannot long survive in the face of modern knowledge and modern conditions, international and otherwise. Transportation is massing the people. The telegraph and the rapid rotary press have done their part in opening their eyes to a good many things. They have long realized

the absurdity of war contests in which men who have no quarrel with each other blow each other's brains out, while the men who make the quarrel stay at home in their arm chairs and calmly discuss the results.

Then along comes Norman Angell with his remarkable book "The Great

Illusion," and shows us the economic absurdity of the thing. After which, Haldane's visit to Berlin, with all the world cheering the announcement of the result.

The Asquith Government "certainly do move."

Develop the Market Near Home

How the West Threatens the East

WITH the West coming to the front more and more every day in an industrial sense, it behoves the old established Eastern Provinces of the Dominion to keep a close eye on the morrow.

Through the progress and rapid settlement of the West, the East has lost ground agriculturally at an enormous rate. The question now is, will the same thing be allowed to happen industrially?

To put it another way, the West is building up home industries and making home markets for local products. The West realizes that only thus can it be free from the expense of the long haul from the East. It is a sensible business-like view. But it means that the West will grow less and less dependent on the East for the products of the factory. It will be so much less western business for the Eastern manufacturer. Then it will pay him to keep an ever-watchful eye open to improve his opportunities closer home.

In his inaugural address before the Toronto Board of Trade the new president, Mr. George T. Somers, had this to say on the subject of the Market Near Home:

"For several years past, considerable publicity has been given to the question of development of Northern Ontario. The Board of Trade, under the retiring president, has done practical work along these lines. There has yet to come the initiation of an actual movement for the immediate settlement and development of that vast region, rich in natural resources and trade prospects.

"In the exhaustive report on this subject, which was prepared on behalf of the Board, it is conservatively estimated that the purchasing power of the present population between North Bay and Cochrane is \$45,000,000 per annum. Toronto manufacturers and merchants are reaping to some extent the benefits of that business, but should have a still larger share. Further, it is not difficult to imagine the tremendous impetus which would be given trade conditions in Toronto and other Ontario cities, were an aggressive development policy inaugurated in connection with the northern part of the province.

The Menace of the West

"We must remember that British Columbia is fast becoming an indus-



G. T. SOMERS

President of Toronto Board of Trade for 1912.

Mr. Somers is a strong advocate of Developing the Market Near Home, and as a member and persistent worker of the Toronto Board of Trade has done much to further the movement to open and build up Northern Ontario.

trial Province; that Manitoba has more than four hundred industries; and that Alberta and Saskatchewan are establishing industries wherever local conditions are favorable. This industrial movement in Western Canada will gain strength from year to year.

"While the eastern districts of Ontario are still supreme in manufacturing, it would appear necessary in order for this part of the country to retain its supremacy that development of the North should be instituted at the earliest possible moment.

"The benefits will be felt not only by Toronto, but also by the whole of Southern Ontario, and it seems to me that every effort must be made by the

Board, the Associated Boards of Trade and the different municipalities of the Province, to urge strongly upon both federal and provincial authorities the necessity of some progressive policy for the immediate development and peopling of this vast heritage.

"A line with its terminus at James Bay would greatly promote the developing of farming and industries, While planning the opening of the northern part of its own Province, Quebec is also invading the northern portions of Ontario, locating many of its own people as settlers, and obtaining considerable business there, an additional reason for practical work on the part of Southern Ontario."

Child-Life and Motherhood as National Assets

The Right of the Child to be Well Born

By Sir John Kirk

"**N**OTHING Too Good for the Children," was the topic of an inspiring address by Sir John Kirk before the members of the Canadian Club at Vancouver.

"I am not here to-day," said Sir John, "to talk about the material resources of the Empire. I have been very much impressed all round by the desire to show me whatever natural resources and products have been abounding around the cities I have been visiting. I have thought very often that we are acting like the prodigal, and presently shall have to stay our hands and be less wasteful with the material God has given us so bountifully.

Breaks Every Barrier

We are centring ourselves very much upon the physical, sometimes to the detriment of the higher things of life, and, wherever I have been, I have always asked about the child-life, because I realize that at the back of all our problems lies that of the child. We may prosper in every sort of material wealth, but unless we look after the children—the true wealth of life—we shall be in a parlous state. One socialistic writer seriously made the suggestion that there should be placed—preferably in Westminster Abbey—a fine baby, and before any one of our legislators of whatever party goes to the House of Commons,

he should sit for two hours contemplating this baby—and whatever subject he may be advocating, it will all centre itself in the life and welfare of that little child.

In dwelling upon this subject I need make no apology—we are all interested in children. Affection for the child breaks down every barrier. It has been my privilege for fifty years to be associated with those who have tried to lift up the little ones from conditions which, happily, you are free from in these newer countries.

We have arrived at certain basic ideas, that, to rightly estimate the value of child-life and do the best for the children, we must conform as much as possible to certain principles—the right of every child to be well born. Unless we concern ourselves about the stock we shall be far more unwise than the farmer is. Now the science of eugenics is doing a great deal, but between the laws of heredity and environment we realize that, unless the children are well born and have a healthy moral tendency, they will not be worth very much.

I have noticed in my travels certain trends in the national and Imperial life which will militate against a good generation coming after us. Those forces are going on in our midst which, unless they are checked, will lead to disaster. This is not the occasion to go into them fully. It should concern us as a community as to whether conditions are as good as they might be for a healthy generation to come or not.

May I not emphasize the value of motherhood? Unless we exalt mo-

therhood we shall be in a very bad way in regard to the future. Recently the President of the United States uttered an urgent note upon the question of population and the value of motherhood. We shall lose our place pily, we now occupy, if we are not careful of the child-life.

Let me emphasize the value of the home. I have noticed through all Australasia the breaking up and relaxing of home life. Is it not significant that the English nation is the only one which has the sacred word "home" in its vocabulary? Let us see to it that any indications in our midst that detract from the advantages of home life be arrested. I speak more particularly just now because of Australian life. There, young people mature early; there is very little twilight, a great deal of open-air life, and it does not speak well for the community that the state of things which exists there should exist. If we have a poor idea of the value of child-life, we shall not think much of its development.

Children's Happy Faces

I congratulate you upon the advanced state of things in Canada. I met Mr. Kelso, of Toronto, some twenty-two years ago, and know him to be a lover of children and one who has used his influence very helpfully in reference to child-life. I was so glad to hear that in British Columbia you have a real Father of the Children.

It was my privilege to go with Mr. South into the midst of his big family of one hundred and thirty-nine children. It was a pleasure as we ap-

proached the building to see the glee of the children in the presence of Mr. South. I liked the atmosphere of the home. The children were happy and looked into your face fearlessly. I am sure the utmost is being done for these stranded, handicapped children.

I know that you, as business men, concerned about material progress and the accumulation of wealth, will withhold nothing from the children.

Worth Of a Boy

I remember upon one occasion some gentleman, advocating the cause of an orphanage, saying that, if all the money which had been spent upon the institution had been the means of rescuing only one boy, it had been well worth the money. Afterwards he was called to question as to whether that was not an exaggerated statement. "Well," he said, "not if it was my boy." (Applause.) That is the secret.

We must have, if we are to have a good child-life, a healthy municipal life. You have just had your elections here, and unless we get the best members of the community to take a healthy interest in municipal life things are sure to go wrong.

There is a temptation in new communities to be so absorbed in the progress of affairs which, perhaps, for the moment are more lucrative. If the municipal life gets into the hands of the unworthy it will be a bad thing for the community and react upon child-life.

Now, I want to advocate this as a practice: why should we have so many childless homes? There is not a home in the country that has not its

pet animal. In our Rotten Row we see dear little dogs clothed by well-known tailors and fed on mutton chops. I wish it was the practice of every home to have pets of another sort.

* * *

The Unfortunate Mother

Touching upon this subject the editor of the *Canadian Courier* drops some kindly humane thoughts. He says:

A little story which appeared not long ago on the front page of a Winnipeg daily paper made an impression upon my mind. A man walking home one night, passed the "Home of the Friendless Children," one of Winnipeg's numerous charitable institutions. It was a cold, cold night, and they do have cold nights in that city in late December. So, when he heard the pitiful sobbing of a child, he started in to investigate. He found a pretty baby boy wrapped in three sets of clothing and covered with a warm woollen shawl—but deserted. He took it home for the night and next day it was sent to the Children's Home.

But what struck me most was the comment of the people who had to do with the case and with the language of the reporter who compiled the story. The reporter said that it was left there by an "unnatural and heartless mother," and that the police were searching for "the mother who abandoned it so heartlessly." The matron of the Home is reported to have "voiced her indignation of the heartless desertion."

Is a mother, such as this one may

be supposed to be, to be accused of "heartlessness"? The babe was well nourished, and warmly clothed. It was placed at the gate of the Home to which such children are sent. Is it not more probable that the mother went home to weep and to pray that her child would be cared for? Was it her fault that she was forced to abandon her child, or the fault of the "heartless" people who would condemn her and sneer at her if she were to keep it and be proud of it?

Here is a big subject, and one well worthy of more attention than it receives. It does seem as if we are too harsh in our criticism of the women who may be so unfortunate as to be-

come mothers under circumstances of which society cannot approve. It does seem that by our lack of sympathy, by our lack of a fair and just attitude, we are compelling child-desertion and worse.

Surely there must be a remedy for such a state of affairs. Our present methods are irrational and destructive. Why should not the matrons of these Homes invite the confidence of these unfortunate girls and thus prevent child-desertion? Why should not society give such a girl a second chance? Even criminals are given that, and these unfortunates are not criminals unless we make them such.

The High Cost of Living—and Why

Better Quality, More Luxury, Partly Tells the Story

By Roger W. Babson

THE present high cost of living has been brought about by a combination of conditions. Most of these are natural conditions following the growth and development of a new nation. On the other hand, the

purchasing value. I rate this as but one factor.

There are three important divisions of expense in the household, and I will make a brief comparison of the increased cost in these three items, viz.:

Food, rent and clothing.

The increased cost in the matter of dress or house rent can be compared intelligently in only one way.

It would be useless to argue with a man that the expense to clothe his family had not greatly increased in the last twenty years. On the other hand, if you should ask him if his family were not wearing better clothes, better shoes and better hats than ever before, he would have to reply that they were, and if they were content to wear the same kind of



individual is, to a great extent, directly responsible.

Some eminent authorities have told us that this increase is entirely due to the increased production of gold and the consequent depletion of its

clothes, the same kind of shoes and hats that were good enough twenty years ago, he would doubtless find they had not greatly advanced in price since then.

In the matter of rent, the increase is very marked and can be charged up largely to two causes. First, the increased cost of labor; but the principal advance is also due to the increased demand for more conveniences and more attractive homes.

If we would be content with houses having as few conveniences as the houses of our grandfathers, we would find the rent was still quite reasonable. The point is, we require more in this generation, and consequently must pay for it.

Now, in regard to the increase in the cost of food, this is the item which has undoubtedly shown the greatest proportionate increase, and perhaps the public is the least responsible for this increase.

When Living Was Low

There is no argument necessary that the lowest cost of living in our country was during the days of our ancestors and before the introduction of machinery or the development of our great cities, when every home was surrounded by spacious grounds, with gardens and live stock yielding products sufficient practically to supply the wants of the household. In such a community there was no market for milk, eggs or butter, as each household produced their own supply.

Now, if the growth of our country in population had kept on in that simple community way, we would have to-day very cheap milk, butter, eggs,

etc.; but the growth of our country has not been along those lines, for the rush of immigration has been toward the cities and not toward the country.

For every producer of food products on the farm, we are getting too families in the cities to be supplied from the same.

There are certain logical conditions which exist during periods of prosperity in our country as to the relation of commodity prices to the price of labor.

If the cost to produce increases through an advance in wages the cost to the purchaser will increase whether it is a house to be rented or a pair of shoes to be worn. The price inevitably advances. On the other hand, when business is dull and there is less demand for labor than the supply, then the tendency is for cheaper commodities and cheaper rents.

Eating Our Cake

"We cannot eat our cake and have it, too," or, in other words, prosperity plus high wages equals high cost of living; dull times plus low wages equals low cost of living.

You cannot combine prosperity and high wages and get a low cost of living. The present generation does not know the meaning of the word "economy" in any sense as our grandmothers did.

In speaking of the growing extravagance of our people, a large paper manufacturer remarked recently that were it not for the introduction of wood for the manufacture of paper it would be impossible to supply our country with paper to-day at any cost.

That is, if we were dependent upon rags to manufacture our paper, as we were only a few years ago, we should have to stop using paper, as we have stopped saving rags.

Why? Because this is not a rag-saving generation. Our grandmothers used to sell rags in exchange for tinware. They thought it worth while, but this generation would rather burn them up than save the five or ten cents.

The present cost of living has been brought about largely by our desire or demand for "better living," and in most cases we are getting "value received." The only hope for cheaper food is to create so great a public sentiment toward "back to the country" that this modern tendency to fill the tenement districts of our cities with such a congestion of humanity shall be overcome since now there are not even sunshine and fresh air enough to go around, to say nothing of fresh vegetables and pure milk.

ONE SOLUTION

"THE high cost of living is one of the absorbing topics of the hour," said Mr. Hugh Blain, President of the Dominion Wholesale Grocers Guild, at the annual convention of the Guild.

The establishment of a commission by the Dominion Government to inquire into and if necessary fix the price of a standard commodity charged by manufacturer, wholesaler or retailer was strongly urged by Mr. Blain. The commission, he said, should be constituted with powers commensurate with the require-

ments and corresponding in scope and authority with that of the Dominion Railway Commission.

"When goods are placed upon the market," he declared, "they become articles of commerce in which the public has an interest, and when fixed prices are established they should be subject to the examination, adjustment and approval of the commission. In this way the interests of all parties concerned could be properly protected."

Mr. Blain showed how at the present time under the act of Hon. Mackenzie King for the regulation and investigation of combines a consumer had the means of instituting an investigation when he thought he was being charged at an exorbitant rate. The act, he thought, was admirable so far as it went, but it stopped short of being readily effective at the important point where a properly constituted permanent commission could take it up and carry it to a satisfactory conclusion.

"It is the duty of a Government," he said, "to extend to every citizen equal rights and privileges so far as is possible, and there is no question that I know of more important to the consumer than this."

Pending the establishment of a Dominion Commission the Guild has taken the matter up and adopted the best method of dealing with the price problem. The majority of manufacturers of "propriety lines" have been prevailed upon to sell their products on the "contract selling" or "protective" plan, while the trade in Ontario has decided to agree to uniform terms and abolish discounts for cash.

The Abundant Health—Common-Sense on Maintaining It

Deep Breathing a Cure for the Blues

By William S. Sadler, M.D.

WE hear a good deal these days about the so-called "return to nature." This nature movement is very good in some respects, but it must be remembered that human genius has made many improvements upon Nature as she exists at present; that is, man in his present weakened condition was dealt with very harshly by Nature in some of her moods. The ingenuity of man has done much to improve the happiness of the civilized races, to prolong life, and to increase human efficiency.

We need all the virtues and hygienic uplifts of modern civilization, minus the vices and excesses of present-day living. Give us the benefit of modern scientific investigation and advanced thinking, minus the immoderation and intemperance so in evidence on every hand. And we want the simplified life in its genuine simplicity, without the fads, freaks and fancies of every crank or ignoramus who may choose to inflict his dogmas upon an unsuspecting public.

Fresh Air; Outdoor Life

Man is an outdoor animal. He was made to live in a garden—not in a house. Sunshine is essential to the growth of all forms of legitimate life.

The vital resistance of an individual, a family, or a race of people, is an exact inverse ratio to the number of years they have been away from

the soil; in other words, the shorter the time you have been away from the farm—all things being equal—the better your health; and the longer you or your ancestors have been "citified," the lower your vital resistance.

Consumption (tuberculosis), pneumonia, bronchitis and catarrh are "house diseases." Man, or no other animal, contracts consumption when living altogether out of doors. The direct ray of the sun is fatal to the tuberculosis germ. These diseases attack only such men or animals as live in houses or barns.

Sunshine and fresh air are essential to animal life. With the exception of fresh, unfermented, unsweetened fruit-juices, sunshine is the only known substance that will effectually kill disease germs and yet in no way harm the human body.

Oxygen is the vital fire of life. Food is useless without it. However well digested and perfectly assimilated the food, it is useless to the body without the oxygen by which it is burned up within the tissues. Without oxygen, digested food is just as useless as is the coal in the furnace when all the drafts are closed down.

Avoid Bedroom Climate

Bedroom climate is responsible for many common maladies. If you cannot work out of doors, then sleep out

of doors, or as near to it as possible. Boost the fashion for outdoor bedrooms and sleeping porches. Sleeping out of doors is a preventive, as well as a cure, for tuberculosis.

Foul air is the curse of modern manufacturing. Take an interest in the men and women of the workshop. Aid the crusade for legitimate measures to enforce the proper ventilation of all shops.

See that the school-children have fresh air and sunshine. Much of the stunting effects of the city schools is due to poor ventilation.

Agitate against the atrocious ventilation of churches and other audience-rooms. During the last century, the atmosphere of one church, during revival meetings, was so poison-laden that a single flickering candle was extinguished. This was regarded as an evidence of God's displeasure with sinners, as indeed it was—for sinners who denied themselves the blessing of God's free air.

Natural Breathing, Vitalized Air

It is self-evident that the value of the outdoor life, with its intake of oxygen, is entirely dependent upon the full exercise of the breathing function. It does little more good to go outdoors without deep breathing than it would, when hungry, to go to the dining-table and refuse to eat.

Oxygen is Nature's tonic. We frequently prescribe breathing exercises in the open air for patients who want a tonic. Very few people appreciate the value of natural, full, and deep breathing.

The lungs are the divine blood-pur-

ifiers. It is the only way Nature has of purifying the blood. In the place of taking sarsaparilla and other spring medicines, ventilate the house, go outdoors, breathe deeply.

Do not breathe merely with the top of the chest, as a woman is forced to do when wearing a tight corset. Let the diaphragm move up and down with every breath, so as to ventilate thoroughly the lungs at the bottom.

Bad Breathing and Worry

Despondent people are always shallow breathers. Bad breathing and worry go together. Get rid of both of them. Getting rid of either one will probably help in overcoming the other.

Shallow breathing beclouds the mind by causing a retention of blood poisons, and places heavy and unnecessary burdens upon the moral nature.

Brain action is heightened and stimulated by deep breathing.

The blood is purified and its circulation quickened by deep breathing. The blood is the vital stream that turns the wheels of life, and it must contain more, by weight, of oxygen than it does of digested food.

Every cell of the body must breathe for itself, but its countless millions of little creatures are suffocated if the lungs are not regularly and fully ventilated by proper breathing.

Superficial breathing decreases the elimination of the poisonous gases of the blood, thereby indirectly, slowly, but none the less surely, exposing every cell of the body to poisoning influences.

A Cure for the Blues

Deep breathing aids digestion, prevents dyspepsia, and favors healthy liver action.

Natural breathing is both a preventive and a cure for many forms of constipation, as the diaphragm exerts a downward pressure on the stomach and bowels of about two hundred pounds.

Deep breathing empties the portal vessels of the abdomen, the congestion of which is the chief cause of the "blues." When the blood is long stagnant in these vessels, the white blood-cells become so intoxicated and poisoned that they actually devour their cousins, the red blood-cells, thus giving rise to anemia and debility.

A flat chest indicates not only weak lungs, but in all probability curvature of the spine.

Remember, it is just as important to have fresh air at night and ventilation in the winter as at any other time. Night air is just as pure, or a little more so, than day air. Do not forget to ventilate the sleeping-car.

Muscular Exercise, Active Life

Man is a working machine. The study of anatomy seems to indicate that he was never made to sit down.

Physical exercise destroys body poisons and thus favors mental activity and lessens the moral struggle.

Exercise should not be excessive. Be moderate. Do not begin what you can not keep up. It is not necessary that we should spend all our time "oiling the machine."

We think regular, light and useful exercise is far superior to the modern

athletics, which are greatly overdone and sometimes highly injurious. The ideal exercise is walking five to ten miles a day out of doors, with the arms swinging freely. The health seems to be better if the regular physical exercise is useful, pleasant and agreeable.

Indian clubs, Delsarte, etc., are good exercises for young girls and invalids (they are useful for the cultivation of gestures), but they are practically useless for the development of muscle and the cultivation of health.

It is the heavy moves that count in the battle for health. Make yourself familiar with some system of self-resistant exercises. In these systems every move counts double. You are working against your own muscles and not against a dead weight.

A daily sweat is just as good for your health as your daily bread.

Systematic physical exercise is absolutely essential to good circulation and sound digestion. Body work is essential to first-class brain-work.

Muscular exercise promotes complete and regular bowel movement.

Physical exercise is a sure producer of deep breathing. (The average man breathes only one-half his capacity; the average woman but one-fourth.)

Scientific, Sensible Clothing

Clothing should be physiologic and anatomic; that is, the clothes should be made to fit the body, and not the body to fit the clothes.

Avoid waterproof and rubber shoes as far as possible. They are unhealthful.

Clothe the extremities well. This advice applies with special force to young girls and women.

Constrictions of the waist, as by the modern corset, favor liver and gallstone disorders, together with

stomach trouble, constipation and other serious diseases.

Corsets worn by women, and tight belts by men, interfere with natural and normal respiration and weaken the abdominal muscles.—*The Fra.*

An Easy Way to Get Rid of Level Crossings

A Million Dollar Fund is Ready

By Peter McArthur

EVERYBODY'S business is nobody's business. I have been hearing that bit of wisdom ever since I was born, but I never realized how true it is until I stirred up this level crossing question.

Now, I do not want to startle anyone, so I am going to begin by asking all who are reading this article to go slowly and to be prepared for a shock.

The simple truth is that there need not be a dangerous level crossing in all of Canada.

Please stop for a minute and let that fact sink in.

In response to my request for information on the subject of level crossings, Mr. Duncan C. Ross, member for this riding, sent me a complete statement of what has been done to remedy this appalling evil. It is so surprising that I feel it would be criminal for me to delay an hour in giving it the widest publicity possible, and I hereby appeal to every editor and writer for the public press, in the name of humanity, to give these facts to the people everywhere.

A Million Dollar Fund

We have at our disposal the sum of one million dollars to help defray the cost of protecting dangerous crossings, and the railways and municipalities of the country can be compelled to spend at least four million dollars additional for the same purpose. That amount would more than pay for installing at least an automatic electric signal-bell at every level crossing in Canada. These are not a complete protection, but they are a help.

All that anyone who wishes to have a dangerous crossing protected needs to do is to write a letter to the Board of Railway Commissioners, Ottawa, and give the reasons for considering the crossing dangerous. The Board will then investigate, and if the complaint is justified will issue an order dividing the expense of the protection afforded between the railway, the municipality and the Government.

Any person can make the complaint, and that is all he will have to do.

Three years ago the Government

voted the sum of one million dollars, to be spent at the rate of two hundred thousand dollars a year, for the purpose of doing away with dangerous level crossings. With this money the Railway Commission can pay twenty per cent., up to \$5,000, of the cost of protecting any crossing, and can compel the railways and the municipalities to pay the remainder.

Must Have a Complaint

The weak spot in this otherwise excellent law is that the Commission is not instructed to go ahead and order the protection of crossings without having received a complaint.

The Government has placed on us—on you and me—the responsibility of making the first move.

I, for one, did not know that I had been made to that extent my brother's keeper, but I know it now, and you who are reading this know it. There is no longer any excuse for us. If we know of dangerous crossings and neglect to do what we should to have them protected, and anyone is killed or injured, we are not free from guilt. It is not pleasant to think about, but it is the truth. I have already eased my conscience by having one crossing protected. Don't you think you would feel better if you did the same?

I am convinced that very few people know of the remedy at hand or of the responsibility that rests on them. Instead of urging the members of Parliament to act as I did in an earlier article, I find it is only necessary to urge those who read this to do their duty. Knowing what we

do, how can any mother let her children go to school over a dangerous crossing or let them go on errands to a village where the crossing is not protected? If anything happens, can she avoid blaming herself for her neglect?

Another thing that convinces me that few people know of what they can and should do is the small number of complaints that have been made to the Board of Railway Commissioners since the grade crossing fund was established.

No Applications Refused

In the information furnished by Mr. Ross I find that during the three years that have elapsed only 129 crossings have been protected. A memorandum enclosed shows that, in response to a question asked by Mr. Haughton Lennox, M.P., the Board of Commissioners reported as follows:—

"The board is not aware of any applications having been refused."

This is sufficient evidence that it is worth while to ask for protection. It seems incredible that so few have asked when we note the fact that during the past three years one hundred and seventy-four persons have been killed on level crossings and two hundred and eighteen injured. Those who are injured and live might have been expected to take action, had they known; but if only those who have looked on their dead had protested, much would have been accomplished.

We are so thoroughly accustomed to having all matters of public interest attended to by public officials that

we find it a little hard to realize that in this case the responsibility rests with ourselves.

It is not necessary to have the officers of the municipality act. This is an excellent feature of the law. Reeves and Councillors have to be very careful how they incur expenses, and for that reason they are afraid to ask for protection that may lead to the municipality being assessed for part of the cost. Fortunately, they need not be considered in this matter.

Any citizen who has a touch of public spirit or humane feeling can have a dangerous crossing abolished without consulting anyone. More-

over, the man who lodges a complaint need not be a resident of the municipality which has the dangerous crossing. This makes it possible for the farmer who is endangered by the crossing in the town or village in which he does business to have the danger removed. As a majority of the level crossing victims are country people they should take advantage of the law without hesitation not only by having village crossings protected, but dangerous country crossings as well. But this need not keep the people of the towns and villages from acting. The responsibility rests on them just as much as on anyone.

A New Phase of the Apple Trade

Tendencies Which Indicate that Canada Must Wake Up

By the Canadian High Commissioner

THE reports recently appearing in the newspapers that a million barrels of apples have been received in the United Kingdom this season from Nova Scotia, appear to be substantially correct and it is estimated that another 300,000 or 400,000 barrels remain to be shipped.

The condition of those already received has not been uniformly good, the keeping qualities having been below the average, owing, it is thought, to the fruit having ripened too quickly. The huge quantity, combined with the disappointing quality, has had an adverse effect on prices.

A member of a well-known firm in the trade states that, although the number of barrels received was so great, he had not heard of one which had been branded "falsely marked,"

but he had had one very bad instance of fraudulent packing and had heard of several others.

A new feature will be introduced into the trade very shortly by the arrival of 6,000 cases of apples from Cape Colony, but these will compete not with Canadian, but with Australian fruit.

It is becoming more evident each year that apple growing on scientific lines is making progress in Britain, and that the efforts which have been made for a number of years to bring about an improvement in the apple orchards here are meeting with success.

The better kinds of apples are being planted, the varieties are being limited and the numbers are such that the produce can be marketed in commer-

cial quantities; the trees are being sprayed and the orchards cultivated, and the practice of grading and careful packing in boxes being greatly extended.

The development has been such and promises so well that a leading firm with branches at all the principal ports, and hitherto engaged in the import trade only, has been compelled to start a department to deal with English fruit. They express the opinion that it will not compete with the Canadian product, but if the movement grows, as it has every appearance of doing, it is difficult to see why the late native apples will not influence the market for the earlier Canadian importations, especially if the latter are not of very good quality.

As the improvement in the English apple is likely to raise the quality standard of the demand generally, the necessity will be perceived for continued watchfulness and effort on the part of Canadian growers.

An English Fruit Show

One of the most significant features of the season was the show of

apples which was held last month at Ashford, Kent. There have always been exhibits of specimens of the fruit at horticultural and other shows, but an exhibit graded, packed and in quantities on commercial lines, is quite a new departure.

The fact that such a show was successfully held in December indicates that the competition to which allusion has been made, is quite possible. The Champion cup exhibit, consisting of two boxes of Annie Elizabeth apples, was sold at the close of the show for £3 10s., about a shilling per pound, but this is not a criterion of value, as the bidding at the auction ran the price up for advertising purposes. The remainder, 550 boxes weighing about ten tons, and including among other varieties Newton Wonder, Bramley's Seedling, and Gascoigne's Scarlet, were disposed of at very satisfactory prices.

As further evidence of the headway which is being made, the report may be mentioned that considerable quantities of English apples have been exported to South America.

Foreign Missions Again Questioned

Too Much Attention Given to Asia

John A. Cooper, in "The Canadian Courier"

THAT Canada is bestowing too much attention and money upon foreign mission work has again been publicly stated. In his charge to a Toronto jury, sitting upon the case of a girl charged with concealing the

birth of a child, Mr. Justice Latchford spoke as follows:

'In view of the deplorable conditions which, as I know, and as you may know, exist in places not very remote from here you may well won-

der if it would not be better to divert some of the money which is at present sent to foreign missions into channels which would help to prevent the ignorance and lack of moral teaching which exists."

Several times I have expressed similar sentiments on this page. Canada has recently increased its contributions to foreign missions at the suggestion of a band of New York enthusiasts. These men may have the highest possible ideals, but they do not understand Canadian conditions. Further, the universities are being honeycombed by emissaries of foreign mission proclivities who are turning the minds of impressionable students from the local and national needs to the foreign mission field. The consequence is that domestic missions, social rescue work, and general moral education throughout the country are not increasing in efficiency in proportion to the needs of the nation.

On the same day as Mr. Justice Latchford made his remarks, Mr. Recorder Weir, of Montreal, spoke as they affected young men and young women. "Do you think the devil is dead?" said he. "He is not dead but is walking about incarnated

in hundreds of profligate men and women." Yet right beside these profligates are church-workers who are concentrating their efforts upon the "uplift," as they term it, of the peoples of Asia.

Again, while Canada is sending wealth and missionaries to work in India, the same country is trying to prevent the Sikhs in Canada from bringing over to this country their wives and children. And yet the Sikhs are a civilized and Christianized people. They do not say, "We will follow the Sikhs to come in if their standards of civilization are equal to ours in all essential respects." That would be fair. But they say, "No Hindu shall enter Canada."

Personally I am in favor of the Y. M. C. A. rather than the missionary for foreign work. The Y. M. C. A.'s already have over a hundred highly cultured men from America working in Asia. These go among the students and educated classes, while the missionary mingles only with the ignorant and uncultured. The Y. M. C. A. also works through, not against, the existing regime. In any case the old idea of foreign missions is doomed.

HONORED BY THE KING
Four Prominent Canadians Knighted in 1912



Sir John Gibson, K.C.M.G.,
Lieutenant-Governor of Ontario.



Sir Joseph Pope, K.C.M.G.,
Under Secretary of External Affairs at
Ottawa.



Sir Edmund Osler, K.B.,
Financier and Stock Broker, Toronto.



Sir Rodolphe Forget, K.B.
Financier and Stock Broker, Montreal.

IN THE PUBLIC EYE

Col. Sam

A CHARACTER SKETCH

By W. L. M.

WHEN Col. Sam Hughes became Minister of Militia all Canada knew there would soon be something doing. Col. Sam has personality plus. His outstanding characteristic is that



HON. SAM HUGHES
Minister of Militia

he means business—he is, to use a war-like phrase, in deadly earnest. The man who fought his own way into the South African war in spite of the powers is not the man to sit down and temporize with Things as They Are when he becomes Chief of Canada's War Department.

Col. Sam has the progressive, crea-

tive mind, coupled with ambition and ability. His ballast is a good digestion and kindly good cheer. When those around him get dull he tells a good story, and thus lubricates the machinery. That the Colonel is popular every one knows. That he is also unpopular on occasion and in certain company goes without saying. Only strong men make strong enemies. When the Colonel hits out he usually lands. When he struck out for South Africa he landed the Ministry of Militia.

The Colonel created more than mild surprise in military circles when he recently summoned to Ottawa a hundred and fifty senior officers. He kept them there for three days discussing ways and means. How can we best improve the militia as a defence force? Around this question the conference circled. Make no mistake, there was no going around in circles—Col. Sam would look after that. They got down tight to business.

It was noised about that the French Canadians in Quebec would eat up anybody who advocated an army or a navy for Canada. So the Colonel hied him to Montreal and made a speech on the subject, taking along with him Hon. Mr. Monk, the Minister of Public Works, who gives out the contracts. What the Minister of Militia said has rung round the earth and furnished much material for jaded paragraphers.

"Canada," he said, "has a million



CANADA'S GOVERNOR-GENERAL IN A MERRY MOOD
A Characteristic Expression

The Duke of Connaught's recent visit to Washington and New York, although unofficial, was certainly a step in the promotion of international good-will. His Royal Highness is immensely liked where-

ever he goes. He was accompanied by the Duchess and Princess Patricia, and was the guest of Ambassador Bryce. The welcome accorded the Royal party on every hand was most cordial.

and a half of men capable of bearing arms. Give me a million such men capable of hitting the bull's eye at 500 yards, and no foe will ever dare to cross the boundary into the Dominion." The Colonel wasn't "et up." There were cheers.

"There is no military aristocracy in Canada," said he. "It is the busi-

ness men who are prepared to give their time to military work; such men as I see before me." More cheers. Not a man ventured on the platform to try and bite Canada's First Warrior. As a matter of fact he is not the kind to be bit. He looks it.

The Colonel said he regarded military training as essential to the moral

and manly up-bringing of the people. He was strong on cadet work. "It is my intention," said he, "to drill during the coming summer as many cadets as will turn out, from 25,000 upwards, at the various camps during the school holidays. We will transport them to camp, ration and uniform them and instruct them, but they must ask no pay. That is our intention regarding the cadets, and I am sure it will be for the benefit of the country."

The Colonel will be popular with the cadet boys. He knows boys and he loves them. He has the boy heart. He used to be a school teacher. He was especially strong on geography—it was a veritable delight to him. One day during a lesson a boy asked him what was the chief product of Virginia. "Chawin' terbaccer!" came the reply. The class roared. Teacher smiled too, all over his face—the kind of smile that has put those laugh-furrows on his rugged countenance through life-long practise.

The Colonel has the original mind. Because a thing has been done a certain way is a good argument for doing it another way. Here is what Col. Sam. thinks about an old way and a new one that might be better:

"There is more money spent today on police constables, magistrates, courts, and prisons than there is on the militia. The city of Ottawa spends more money in forcing the people to live morally than is spent on the local militia forces. The ranks of crime are not recruited from the boys who wear the uniform—from the soldiers.

"From the moral viewpoint I am strongly in favor of doing away with the police and training the boys of the country to discipline and obedience. The cadet corps of the country is doing a splendid work, and the day is going by fast when people oppose their sons entering the service. They are fast learning that the militia uplifts the morals of the country."

But let's go back to that Montreal speech. The Colonel didn't only talk

YOU MAY SAY WHAT YOU LIKE—



—Montreal Herald.

Militia; he talked Navy—NAVY, mind you, in Quebec—rushed in, so to speak, where angels fear to walk. He didn't mince matters, either. He never does. He blurts it right out. Spades are spades with the Minister of Militia—every time.

He referred to his visit to England during the Coronation, and said he had met people from South Africa, New Zealand and other distant portions of the Empire who pointed with pride to their ships in the naval parade.



Rt. Hon. R. L. Borden,

Who was recently honored by the King by being made a member of the Privy Council, and who will take charge of the new Department of External Affairs at Ottawa.

"We Canadians alone could not point to one ship where we had a dollar's worth, and I had to hang my head with shame to think of it. Let us hope that the time will soon come when we shall find our autonomy broadened instead of narrowed, increased instead of diminished, until the flag of the entire Empire will represent a full Empire partnership, where every part of the Empire will stand for the upholding of human liberties, when we stand one King one flag, one navy and one people."

This sally, according to the *Montreal Gazette*, "was greeted with pro-

longed cheers and a lively demonstration from every part of the room."

Then came Hon. F. D. Monk, who said that in spite of a rush of business at Ottawa he felt it his duty to come to Montreal, "because I particularly desired to testify my great friendship for your guest, and my appreciation of his qualifications for the high office conferred upon him, and my knowledge of the importance of the department over which Col. Hughes has been so aptly and justly called to preside.

"It has been rumored," said Mr. Monk, "that Col. Hughes breakfasts on a French-Canadian every morning,



Sir Montague Allan,

President of the Merchants Bank, who announced recently that the book value of the bank's premises, \$1,917,350, represents only about half the actual value of the bank's holdings.



Hon. W. H. Hoyle,

The new Speaker of the Ontario
Legislature.

"The office of Speaker," said Sir James Whitney, in referring to Mr. Hoyle's appointment in the Legislature, "was both dignified and important, because the Speaker represented in his person the people, and was the custodian of the liberty and privilege of the men who represented the people."

and has a Roman Catholic for lunch. But these rumors are without foundation, and I say that Col. Hughes has high motives and generous impulses which, in this old Province of Quebec, will appeal to our young men and arouse their pride and the honorable traditions they have always maintained, and that they will give him a generous support. That is shown by the presence here of Col. Roy and so many officers of my French-Can-

dian nationality, and I am proud to see them here."

There were rounds of applause. There wasn't a dissenting voice the whole evening. The Colonel stormed and captured all hearts. He has the open, winning way.

Some say Col. Hughes is "stuck on" the Minister of Militia. The cartoonist of the *Montreal Herald* is one of these. There are others. And then there is the other kind, plenty of them, who think the Colonel is the real stuff that soldiers are made of.



C. W. Rowley,

Mr. Rowley was formerly manager of the Bank of Commerce at Calgary, and is now manager at Winnipeg. Mr. Rowley was a great believer and strong supporter of every progressive movement in Calgary. He will now be a booster for Winnipeg. He has always been a Western Canada enthusiast.

SOME OF ONTARIO'S MAYORS FOR 1912



Dr. A. B. Welford,
Mayor of Woodstock.



Frank J. Hoag,
Mayor of Kingston.



Capt. S. C. Young,
Mayor of Fort William.



Colonel Ray,
Mayor of Port Arthur.



W. H. Bradburn,
Mayor of Peterboro'.



W. H. Munro,
Mayor of Sault Ste. Marie.



Charles C. Cole,
Mayor of Niagara Falls.



Will R. L. Borden let the
spoilsmen M. P.'s handle
him like this? Or will R. L. Borden handle
the spoilsmen M. P.'s like
this?—Toronto Telegram



Hark, from the tombs a doleful sound—Toronto News

HONOR WHERE HONOR WAS DUE

MR. C. C. James, for twenty-five years Deputy Minister of Agriculture for Ontario, has been appointed by the Dominion Government a Special Commissioner to inquire into the whole question of Federal and Provincial Co-operation in the advancement of agriculture.

Mr. James is recognized as one of the most capable men connected with the Ontario Government. On agricultural questions he speaks with authority and his long connection with the provincial department of agriculture has given a wide and varied experience. He not only understands his subject, but knows how to present it to an audience in an interesting way.

Most promotions made by the Gov-



Dr. J. G. Rutherford, C.M.G.,

Dominion Live Stock Commissioner.

The decision of Dr. Rutherford to forsake the Department of Agriculture for perhaps the broader sphere of politics was learned with mixed feelings of pleasure and regret. Unsuccessful efforts have been made in live stock circles to induce Dr. Rutherford to retain his position as Live Stock Commissioner, which he has filled with marked ability and with satisfaction to the stockmen of the Dominion.



C. C. James, C.M.G.

ernment in this country have a partisan flavor. Few men have been more highly honored in this respect than Mr. James. He was appointed Deputy Minister of Agriculture by a Liberal Government, continued in the same position by a Conservative Government, and is now appointed to an entirely new office by another Conservative Government—a unique record.

For three and a half years Mr. James was on the staff of the Agricultural College at Guelph. He entered the service of the Ontario Government in 1891. His services to agriculture were recognized by King George, who conferred on him the Order of St. Michael and St. George.

The Dominion's gain is Ontario's loss. The *Toronto World* says, "Mr. James is worth double the money to Ontario that the Federal Government may be willing to pay him."

"It is useless for us to sum up Mr.



Mr. Lewis W. Clemens,

President of the Canadian Travel Club, who was recently elected Fellow of the Royal Colonial Institute, London, England. Mr. Clemens is an artist and writer. Last December his Imperialistic Essay on Jamaica, B.W.I., won first place in the list of awards.



Mr. D. B. Detweiler,

of Berlin, Ont., who recently brought together the conference of representatives of Western Ontario municipalities at Berlin, resulting in the formation of the Great Waterways Union of Canada, the project of which is to develop the St. Lawrence route. Mr. Detweiler was also instrumental in bringing hydro-electric power into that part of the Province.

James' ability and value to the Province," said Sir James Whitney, in the Ontario Legislature, in referring to Mr. James' removal to Ottawa. "His services have been invaluable, and taking everything into consideration in his relations as Deputy Minister of Agriculture, Mr. James is entitled to all the credit that is given him."



If you like BUSY MAN'S CANADA buy it next month. If your bookseller is so indiscreet as not to have it in stock reprimand him, and send direct to the publishers.



Little did the artist think when he sketched this cartoon that the price would be \$2.40 in less than two months' time.

Toronto Globe.



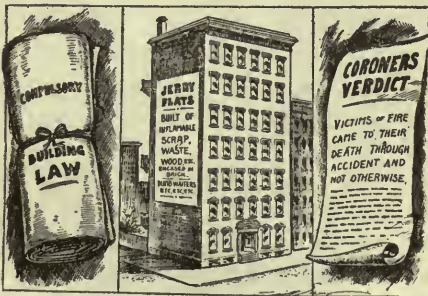
Nurse Borden—What a persistent child.
—Toronto Globe.



Mr. Borden, face to face with it—"And these Nationalist fellows said the Navy Question was only a nightmare."



Sir Wilfrid—"Worst roads and weather I've struck for sixteen years."
—Toronto News.



The Law—How it is enforced, and the inevitable result in case of fire.
—Montreal Star.



Looks good for Western Canada.
—Vancouver World.

A Breezy Article About A Breezy Western Town

By John Richardson, Industrial Commissioner for Macleod, Alberta



A Western Lumber Mill.

This is a lumber mill in the Macleod district of Southern Alberta—a district which grows the best wheat in the world. Macleod is close to the lumbering camps, which put their logs into the Old Man River. It has natural advantages in the way of iron ore, coal, and water power.

They told me Macleod was noted for wind. I told them it was noted for Wheat. They spoke of it in derision; they are now talking of its progression.

In short, Macleod has changed from the old order of things. From the oldest and slowest town in Alberta, it has become the brightest and best. There's a wonderful air of optimism about the place—it's as catching as measles. But it differs from measles in this respect—it's come to stay.

There have been a good many New Year resolutions. The Board of Trade's resolution is: "We've got to go ahead, so let's go ahead right now."

The Mayor's New Year resolve is: "Get Busy." The town's coat of

arms says: "Hold Fast." The townsfolk are saying: "Catch Hold."

That's how things are developing at Macleod. Rudyard Kipling said: Medicine Hat was born *Lucky*. If he had gone another 150 miles further West he would have said that Macleod was born *Wealthy*.

We are going to develop our wealth. Our's is going to be a big milling centre. We have known for a long time that wheat costs a miller five cents a bushel less in Macleod than in Calgary, and that Calgary millers have to come here for a great deal of their wheat. But our fault has been that we have been satisfied with knowing it. Now we're going to let other people know it. You remember

Some places were born LUCKY; Macleod was born WEALTHY. If you want to go west go to

MACLEOD, Alberta

HERE ARE A FEW OF THE
PEOPLE WE WANT.

1. A Tent and Mattress Maker. Grand Chance.
2. A Sash and Door Maker. Big Market.
3. A Ladies' Hairdresser. No competition, big prices.
4. A First-class Restaurant. A man who knows his business will do a roaring trade, and will make money hand over fist.
5. A Linseed Oil and Cake Maker. Will do brisk trade with farmers.



Main Street Macleod. It is Growing Every Day.



Duck and Goose Shooting by Automobile in the
Macleod District.

Come with your family,
because it's a good place to
LIVE in.

Come with your money,
because it's a good place to
INVEST in.

Come yourself. It's one of
the best places to GROW in.

Macleod has a population
of 2500, and before the end
this year it will be served by
three railways and perhaps
four.

Macleod is the centre of
the richest farming country
in the world.

**FARMERS ARE COMING IN FROM EVERY QUARTER. IF YOU'RE
A FARMER, YOU COME.**

If you want to share the wealth of Macleod, write to

JOHN RICHARDSON,

Industrial Commissioner,

Macleod, Alberta.

Mention what your line of business HAS been, what you grant it to be,
and how much capital you have behind you, and you will get TRUTHFUL
INFORMATION.

**MACLEOD IS NOT A FREAK TOWN. IT IS SITUATED WHERE
NATURE INTENDED A BIG CITY TO BE**

the old story about hiding your light under a bushel. At one time it could be applied to Macleod with some truth; it can't now.

Hanging in the Macleod Branch of the Canadian Bank of Commerce is this motto: "Don't wait until your ship comes in, row out to meet it." We're rowing already. The work is not being done by a few. If there are any blisters on the hand, every-

industries, and there are signs that they are coming. Before long you will see smoke on this part of the prairie. Of course, agriculture is the backbone of the district. We have the best wheat in the world; but the policy of building up manufacturing industries in agricultural centres is the policy for the West. Factories mean population; population assures large consumption of farm products.



A Group of Western Indians in Full Costume.

These are Peigan Indians, about 1,500 of whom live on a reserve near the town of Macleod. They are fairly well civilized, and make a lot of money by growing grain and herding cattle. They cause the authorities no trouble, and bring a lot of business to the town of Macleod.

body will have them, because the whole town is taking a share in the pulling.

Even the farmers have caught hold of the spirit. Many of them are going in for mixed farming this year. "Hard wheat is all right; one fellow said to me the other day, "But we don't like to have all our eggs in one basket."

The Board of Trade have entered on a big programme. They're after

The larger the town population, in proportion to farm population, the better the price for the products of the farm. [The sooner the West puts up its own factories, the sooner will it be self-sustaining and free from the expense of the long haul from the East.

Therefore, Macleod is out for industries.

Charles F. Roland says: Winnipeg is the Gateway to the West. Macleod

is the Gateway to the Crow's Nest Pass and all that territory west of it. Our's is the natural distributing point. Five of the things we are out for are: a big flour mill, a lumber mill, a sash and door factory, a biscuit factory, and a large brick making plant. For these things we offer free sites, cheap power, low rates, and a big market.

We believe we've coal here in large

cause we know it will pay them to come.

Dozens are accepting our standing invitation: "Come and Grow with us." And both town and new-comers are growing. Scores are writing me and asking what's best to start in at Macleod? They're asking questions, and they're coming to see for themselves. It's a good sign.



The Largest Grain Elevator West of the Great Lakes.

It is situated at Macleod, Alberta, and has a capacity of 300,000 bushels. This is where the Macleod farmer takes his wheat, and goes away with the dollars in his pocket.

quantities. There are signs. We shall soon have proofs.

We're building a new Town Hall, a new post-office, a new theatre—we're building a new town. No other place in Alberta offers better inducements to investors. Men of enterprise are here, and others are on their way. We have prosperous men, and men who will be prosperous—some day. Anybody who wants to take a hand in the building of a big city are welcome here. We know they will come, be-

One of the things we want is a first class restaurant. An enterprising caterer won't find a better place in the Dominion.

The Canadian Northern Railway will be running out of Macleod next summer. The site for the depot is settled, and the shops will give employment to several hundred men.

The Grand Trunk Pacific and the Interurban Railways are also coming. With these railways and the C. P. R., now here, we're going to be *the* rail-

way centre of Southern Alberta. I'm not giving away any professional secrets when I say that those who get into business first will be mighty glad they came.

The townspeople in Macleod have adopted this slogan: "Do something for Macleod and Macleod will do something for you."



A Threshing Scene at Macleod, Alberta, where some of the finest crops in Canada are obtained.



NEW HYDRO-ELECTRIC LIGHTING SYSTEM AT WATERLOO, ONT.

Throughout Ontario the Government's Hydro-Electric policy continues to be popular. No community that has voted to participate in it has gone back on its decision. On January 1st no less than twenty-nine municipalities voted on it for the first time, and every one decided favorably. The cluster lights in the above scene at Waterloo are most creditable to a live town.

TRANSPORTATION

The Situation In The West

By the Editor



G. J. BURY.

Vice President of the C.P.R., who says Western farmers must make better provision for storing their grain until railways are able to handle it.

THE grain blockade in the West has assumed serious proportions. Farmers in many localities are absolutely tied up because they cannot get their grain shipped out, and merchants say it is impossible to collect money from them. They cannot pay until the railroads move the grain. Money is very tight. In the meantime millions of bushels of grain are rotting on the ground, and we must all pay our share of the loss eventually.

The farmers blame the railroads, quite naturally. The hospitable elevators are packed to their utmost capacity, and the railroads cannot begin to supply the necessary cars to move the grain that has to stand in consequence exposed to the elements. Owing to the unfavorable weather last fall much of the grain is still unthreshed, and a large proportion still in the stook. The farmers will not be able to blame the railroads for the grain that is in the stook.

The Western farmer who grows large grain areas, or small ones either, which are often largely measured by his capacity and finance, has much to contend with in the best of seasons. But it is plain that as Mr. Bury, the new vice-president of the C. P. R., says, the farmers of Western Canada must depend less upon the railways and make more provision to store their own grain.

Mr. Bury hits a big nail square on the head. How many Western farmers make such provision? True, many are too poor; but many who are able to do so don't. The farmers will have to realize that it is a physical impossibility for the railways to handle their enormous output of grain within three or four months of the year. They will be wise heads who take the present lesson to heart and at once start in to build ample granaries.

For years past the railways have been building main lines and going into new territory with far-flung feeders. They have been building as fast as labor and other conditions would let them. They will continue to do so. Yet, with all their efforts, all their extensions, the West grows faster.

The country will continue to open up at an accelerating rate of speed,

out of all proportion to the ability of the railroads to handle the business within a limited period of the year. Grain growers will be wise and will save much money by doing better their part and providing home storage facilities. The railways will then be able to handle the grain output to the satisfaction of everybody. Otherwise they won't, especially in a good year.

The Rush To Our Western Wheat Fields Will Beat Records



New Settlers Travelling to their New Homes in the West by C.P.R.

CANADIAN Pacific Railway officials expect to carry more new settlers from the Atlantic seaports to the Western wheat-fields this year than ever before. The rapidity with which passages are being booked on the company's steamships from Britain points to a record traffic. C.P. R. agents throughout Europe report that they are having more enquiries

than ever from prospective new settlers regarding Canada.

Many of those who took passage to Britain during November and December to pass Christmas at their old homes are returning, and the Canadian Pacific will soon be sending special after special train westward laden with newcomers. Generally the big rush is during the three months of March, April and May.

Last year the C.P.R. transported westward from the Atlantic ports over 175,000 new settlers. For several weeks during the spring months settlers were being carried through Montreal to the West at the rate of over a thousand a day.

An important feature of the colonization work of the Canadian Pacific

is that the new colonists brought to Canada have been carefully selected. Nearly all of those carried by the company last year seemed to be in fairly comfortable circumstances. It is estimated that the new settlers brought into Canada with them, at the least, \$50,000,000.

A Modern Fleet Twenty-Five Strong



The "Princess Patricia," the new Pacific Coast steamship of the C.P.R., which is now on her long voyage from Glasgow around Cape Horn to Victoria, B.C.

ONE of the most remarkable features of the development of the Canadian Pacific Railway as a transportation company has been the rapid extension of its fleet of ocean-going and lakes steamships. It

is not so very long since the steamships owned by the company could be counted on one's fingers; but a recent census taken by the steamship department discloses the fact that when the ships at present being built are added to those now in commission the C. P. R. will have a fleet of seventy-five steamships.

If all of these vessels were placed end to end they would stretch a distance of nearly four miles.

The greatest development of the C. P. R. fleet has been on the Pacific Coast, where the company has been adding new boats at the rate of two a year. Of the famous "Princess" boats alone there are now nine operating on the Pacific Coast, and these will shortly be augmented by two more of the same class—the "Princess Patricia" and the "Princess Sophia."

The "Princess Patricia" is already on its long trip around Cape Horn to Victoria. The "Princess Sophia" will leave Britain in a few weeks on the same journey. When these two boats are put into commission they will bring the number of new boats added to the Pacific Coast fleet since 1910 up to five, the other three boats being the "Princess Adelaide," the "Princess Mary," in 1910, and the "Princess Alice," in 1911.

But the "Princess Patricia" and the "Princess Sophia" are not the only boats being added to the fleet this year by the C. P. R. Two more boats are now under construction on the Pacific Coast itself, one a twelfth "Princess" and the other a tug. Altogether this will bring the number of C. P. R. coast service ships up to twenty-five.

For the ocean service on the Pacific the C. P. R. is building in Britain two monster "Empresses," which will make six boats operated by this company between Canada, Japan and China. These new "Empresses" are to be called the "Empress of Russia" and the "Empress of Asia," and they will be the fastest and most luxurious boats on the Pacific.

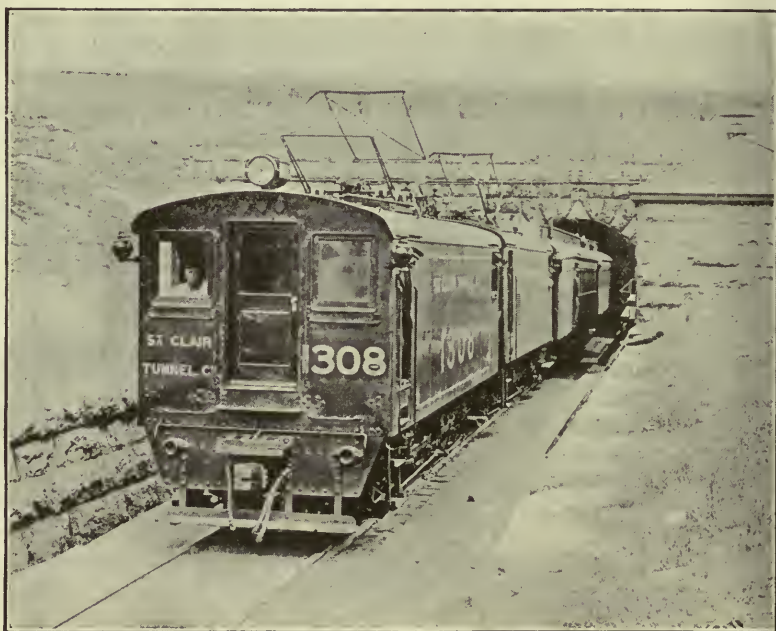
Another development of C.P.R. shipping on the Pacific Coast has been the adoption of oil for fuel on the "Princess" boats. It has been found that the oil not only makes efficient fuel, but that it does away with the smoke and dirt resulting from the use of coal, so the company is rapidly equipping its boats for oil burning.

With its seventy-five steamships the C.P.R. carries a staff of 12,000 employees, and the amount of coal burned is about 3,000 tons a day.

St. Clair, one of the Longest Submarine Tunnels



Overhead work in the yards in connection with the electrification of the St. Clair Tunnel.



Electric locomotive emerging from St. Clair Tunnel, G.T.R.

St. Clair, one of the Longest Submarine Tunnels

THE St. Clair tunnel is the link that joins two nations. A levathan tube of iron twenty-feet in diameter, more than two miles long, it stretches below the St. Clair River between Sarnia, Ontario, and Port Huron, Michigan. The St. Clair is one of the longest submarine tunnels in the world. Over it flow the waters of the Great Lakes. It was commenced in 1888 and opened for traffic in 1891. In its construction 56,000,000 pounds of iron were used.

The original cost of the tunnel was \$2,700,000. It was first operated by steam power, and the engines, weighing 200,000 pounds each, were the largest in the world when built. Since 1908 the tunnel has been operated by electricity, the cost of electrification being over half a million dollars. It was one of the largest electrical contracts ever given on the American

continent and was carried out by the Westinghouse Electric Company.

The tunnel is lighted throughout by hundreds of electric lights. The power plant is located on the Port Huron bank of the St. Clair River. The train service operated through the St. Clair is the heaviest railway service operated by electricity in the world. Also, it is interesting to note, the annual tonnage of vessels passing over the tunnel through the St. Clair River is about twice as great as that passing through the Suez Canal.

The engineers who built the canal were Joseph Hobson, chief engineer; T. E. Hillman, First Assistant, and M. S. Blaiklock, Second Assistant. It was a big undertaking, and the Grand Trunk Railway, by whom it is owned, point to it with pride as one of the interesting features of the system.

The Safety of Railroad Travel

IN spite of occasional accidents on the railways, a careful working out of the chances goes to show that about as safe a place as is to be found is a seat in a railway car.

According to the international commerce reports last year 356 passengers were killed on the railways of the United States. That is a considerable number.

But, then, about a billion passengers were carried last year on the railways reporting to the Interstate Commission. Each passenger travelled on an average 33 miles. We

find that approximately one passenger was killed for every 100,000,000 miles of travel, or 4,000 times around the globe.

The percentage of passengers killed on Canadian railways is far less than in the United States.

It is shown by actual statistics that it is a hundred times more dangerous to walk about the streets than to ride in the railway cars. A man is safer in a car seat than in his bed. A thousand times as safe as in his private carriage. Five hundred times as safe as in his private automobile.

FINANCE AND COMMERCE

Our Rapid Progress—A Word of Warning

The Need for Care and Conservation

By Mr. Duncan Coulson, President of the Bank of Toronto

IT is perhaps difficult to estimate the amount of foreign capital that has been brought into the country to assist in railroad building and in the development of our industrial and municipal enterprises.

According to a tabulated list which has been published, the bonds for Canadian undertakings that have been issued in the London market during the last year aggregate about \$200,000,000. In addition to this sum, moneys have been obtained by private loans and investments, the total of which is not easy to determine.

Nor must we lose sight of the fact that, although the expenditure of these large sums of money is tending to promote prosperity at the present time, and is, we believe, being expended in channels that will ultimately prove profitable, yet the country must provide a large amount yearly for interest charges on the indebtedness which is steadily accumulating in consequence of these borrowings.

So long as the population of the Dominion continues to increase and its lands, forests, fisheries and mines are productive, so long will the country be able to bear the burden of this indebtedness, and at the same time build

up a happy and prosperous community.

The necessity for the extension of railroads and the construction of other public works will continue, though it is not certain that it will necessarily proceed at the same rapid rate that has characterized recent years.

Foreign money markets are not always prepared to supply capital on a large scale for the promotion of new enterprises, and we must not, therefore, assume that money can always be borrowed to the same extent as heretofore, nor must we harbor the delusion that the expenditure of borrowed money and the apparent prosperity created thereby always constitute a stable foundation for solid growth.

The enterprises into which this borrowed capital is put must become productive in order that the heavy burden of the interest charges may be carried, and since a time may be expected when rapid expansion will become less vigorous and expenditures of borrowed money be curtailed, we should not now assume that present favorable conditions will always continue.

At the moment it is perhaps safe to say that the outlook is favorable, but the necessity for care and conservatism ought never to be lost sight of.

We should perhaps call attention to the extent to which speculation in real estate has developed.

This is not confined to any one part of the country, but the prices of properties in and adjacent to Eastern and Western cities and towns are being

advanced in very many cases far beyond what is prudent.

There was a basis for a reasonable advance, as many of these cities and towns will have a steady growth, but the upward movement, in our estimate, is being overdone, and we cannot let the opportunity pass without uttering a word of caution and calling the attention of all who are interested to the danger that exists.

Bank Inspection from the Outside

By Mr. Duncan Coulson,
President of the Bank of Toronto

IT has been suggested that all banks should undergo an outside audit or inspection. We have no objection to such an external inspection if made by competent authority, and should the Government decide to incorporate provisions to that effect in the Bank Act, we will be ready to agree to whatever inspection the country, through its representatives, desires.

At the same time we believe that in the interests of the bank and of you, the shareholders, no inspection that may be devised can be so thorough and valuable as that which the bank now undergoes at the hands of our inspecting officers and the executive and committee of the directors.

Personally we are not in favor of an inspection by the Canadian Bankers' Association, which would involve a responsibility being placed upon the banks constituting that body.

From an article recently published on Bank Act Revision the following extract is taken:

"Assumption by the Bankers' Association of the duty of inspection or examination would place upon the associated banks a certain amount of responsibility for bank failures. For, if the association periodically overhauls the affairs of the various banks and certifies that all of them are solvent, or worthy to continue in business, the public will look to the Association for any losses suffered when a bank closes its doors. This responsibility of the associated banks may not be expressed especially in the banking law, but it will nevertheless be present, and, that being so, the Association is likely to require extensive powers before it undertakes any duty of this nature."

Our opinion is that the responsibility therein referred to should not be assumed, and that no action which may be taken by the Association should permit any such responsibility to be imposed, nor even to be inferred.

The directors of this bank are quite

prepared to assume responsibility for their own acts and will always endeavor to present to you a conservative statement of the affairs of the bank, but we do not think that this bank, as a member of the Canadian Bankers' Association, should have imposed upon it any responsibility that may attach to the condition of any other bank which is, or may become, a member of the Association, and whose affairs may ultimately prove to be in an unsatisfactory state.

We think that the Association should, if required by the Government, stand ready to aid them in exercising

supervision, and should give their best services towards making such supervision or inspection effective, but we consider it would be wholly against the interests of the stockholders of this bank to have a responsibility placed upon the bank as a member of the Canadian Bankers' Association that, in our opinion, no bank should assume. We have gone quite far enough in that direction in connection with responsibilities which attach to us as contributors to the "Bank Circulation Redemption Fund."—*From Mr. Coulson's Annual Address.*

Bank Expansion in the Dominion

THE Canadian chartered banks had 2,654 branches on January 31st, according to Houston's Bank Directory, just published. This means an increase of 15 during the past month. Of the total number of offices, 2,584 are in the Dominion, 38 in the West Indies and South America, 14 in the United States, 12 in Newfoundland, 6 in Great Britain, 2 in Mexico City, and one in Paris, France. The large foreign affiliations of our banking institutions are plainly exemplified in these figures.

There were 20 new branches opened in the Dominion in January and 5 closed. The expansion of the Union Bank in the west was the leading feature of the month's record, that institution having opened 6 new branch offices in Manitoba, Saskatchewan and British Columbia.

The statistics of the branches maintained are as follows:

In Canada	2,584
Ontario	1,023
Quebec	403
Nova Scotia	114
New Brunswick	75
Prince Edward Island.....	14
Manitoba	194
Alberta	222
Saskatchewan	321
British Columbia	214
Yukon	3
N. W. T.	1
<hr/>	
In Newfoundland	12
Elsewhere	58
<hr/>	
Total	2,654

The new branches opened in January are as follows:

Bow Island, Alta., Union Bank of Canada; Clarke's Harbour, N.S., Bank of New Brunswick; Fairville, N.B., Union Bank of Canada; L'-Ange-Gardien (Co.—Montmorency) Que., La Banque Nationale; New Hazelton, B.C., Union Bank of Canada; Ottawa, Ont., By-Ward Market Branch, Dominion Bank; Ottawa, Ont., Somerset Street, Union Bank of Canada; Princeton, B.C., Bank of Montreal; Rocky Mountain House, Alta., Imperial Bank of Canada; Santa Domingo, Dominican Republic,

Royal Bank of Canada; Shannonville, Ont., Standard Bank of Canada; St. Andre Avellin, Que., La Banque Provinciale du Canada; Thetford Mines, Que., Bank of Montreal; Three Three Rivers, Que., Banque Internationale du Canada; Toronto, Ont., Dupont and Christie Sts., Dominion Bank; Vancouver, B.C., Granville St., Union Bank of Canada; Viceroy, Sask., Union Bank of Canada; Winnipeg, Man., Portage Avenue, Union Bank of Canada; Winnipeg, Man., Corydon Avenue, Union Bank of Canada; Young, Sask., Quebec Bank.

Bank Clearings, Our Trade Barometer

TAKING bank clearings as a barometer of trade, January, 1912, was far ahead of January, 1911. The Winnipeg clearings, for instance, amounted last month to \$110,993,506, compared with \$76,019,597 in the corresponding month of last year, and when it is said that the month was quiet, it is only in comparison with other seasons of the year and not in comparison with the same period in other years.

The clearings for all Canada in January show great increase over January a year ago, especially in the West. The average increase in the cities west of Lake Superior was about 55 per cent., while the increase in the Eastern cities was about 22 per cent. The following table shows the comparison in the different cities, and the clearings in two Western cities that have not had a clearing house for a whole year yet:

	1912.	1911.
Montreal	.\$207,216,549	\$175,630,018
Toronto ...	175,019,996	144,716,325
Winnipeg .	110,993,506	76,020,097
Vancouver .	48,371,226	38,953,289
Ottawa ...	22,028,048	16,687,248
Calgary ...	18,599,428	13,033,848
Quebec ...	11,631,964	9,833,769
Victoria ...	11,902,519	9,013,716
Hamilton .	12,670,922	9,124,652
Halifax ...	8,747,945	7,435,148
St. John ..	6,918,209	6,412,783
Edmonton .	14,328,480	7,029,019
London ...	6,904,546	6,542,859
Regina ...	7,860,842	4,189,527
Brandon ...	2,498,257	2,111,243
Lethbridge .	2,669,025	2,014,213
Saskatoon .	7,010,084	3,321,646
Brantford .	3,178,805	2,190,669
Totals ...	\$678,550,351	\$534,260,069
Ft Wm. . .	2,425,250	
Moose Jaw .	3,979,906	

Industrial Expansion Everywhere

ACCORDING to the *Monetary Times* the forthcoming census figures will show that more than \$1,000,000,000 is invested in Canadian manufacturing industries, that these industries each year produce another \$1,000,000,000 worth of finished products, that our industrial establishments exceed 20,000 in number and that they pay out \$250,000,000 in wages to 500,000 work people.

The Dominion has become a great manufacturing as well as a great agricultural nation, each half of the population furnishing a profitable market for the other half.

In the last six years alone the number of our industries, the number of hands employed, the capital invested, and the wages earned have increased 33 per cent.

The consumptive capacity of the home market grows so fast that our factories are not more than able to keep pace with the demands upon them. At this moment they are being enlarged on a scale never before contemplated. Everywhere plants are being extended, everywhere fresh openings are being provided for increasing numbers of workmen and wage-earners.

The Potential North

We have the natural resources, the water powers, the transportation facilities, the capital and we have and are obtaining the right kind of population to make the most of these advantages. The *Toronto News* points out that Northern Ontario possesses

a purchasing power of \$45,000,000 per annum, which is not fully appreciated or taken advantage of by the people of this Province.

Ontario, Quebec, New Brunswick and Nova Scotia are still supreme in manufacturing, but the West is rapidly securing factories of its own. Manitoba boasts 400 separate industries. Alberta and Saskatchewan are rapidly following in its footsteps and British Columbia is beginning to realize upon its enormous potentialities in the the manufacturing field.

The new census is expected to give to Manitoba or possibly Saskatchewan the greatest percentage of growth in the number of industries during the past ten years.

There is every prospect that the farmers of the two youngest provinces will awake to the industrial possibilities of their country, and support moderate protection as a means of providing themselves with a stable home market. Even to-day they do not grow anything like enough of many kinds of farm produce to supply the towns and cities which are springing up on the prairies.

Engineering Development

Simultaneously with the agricultural and industrial development of the country and partly interlocked with them we have marked activity in engineering work. Mr. E. A. James, B.A., Sc., is quoted as saying: "Never before in the history of Canada has there been so much money spent in one year on the extension of railways, installation of water plants, construc-

tion of sewerage systems, the erection of bridges, large factories and office buildings, as was expended during 1911.

"The business activity and expansion have not yet reached their greatest activities, and as 1911 exceeded 1910 in this regard, so will 1912 exceed 1911.

"We are acquiring the solidity of an older community. We are opening high office buildings, developing rapid transportation routes, highly efficient

sanitary schemes, large factories and manufacturing establishments, and extending into the urban, suburban and rural communities, the telephone wire and electric circuit. During 1911 the expenditure of public money on construction work in Canada exceeded \$300,000,000 and with the work not yet completed and the prospective work which will probably be carried out, the figures for 1912 will exceed these by at least \$50,000,000."

The Showing of a Well-Off Country

THE *Monetary Times*, in its annual review of Canadian finance, notes that the January dividend and interest payments in Canada amount to a total of \$34,000,000.

In spite of the high cost of living, the wage-earner finds a respectable margin for savings. The per capita deposits of the people of Canada, allowing a population of 7,100,000, is \$98.75, just \$1.25 short of \$100 for every man woman and child in the Dominion. The deposits are placed:

Deposits in	Amount.	Per Capita.
Chartered banks, after notice (September, 1911)	\$577,591,045	\$81 35
Government Savings Bank (August, 1911)	14,486,593	2 04
Post Office Savings Bank (August, 1911)	44,232,377	6 23
Special Savings Bank (September, 1911)	37,204,390	5 24
Building Society, Loan and Trust		

Company (December, 1910)	25,421,628	3 89
Total	\$698,936,033	\$98 75

The deposits in the chartered banks were, in June, 1868, only \$33,000,000; in June last year, they totalled \$874,000,000. Deposits after notice, that is, deposits in the chartered banks, were last year \$577,591,045.

The deposits in the post office savings banks amount to \$43,017,587. Deposits in Government savings banks, excepting the post office, have been decreasing, and the number of Government savings banks is being reduced. The deposits at the end of last year were \$14,341,668. Special savings banks accounted for \$2,672,884.

The total bank deposits of Canada, exclusive of loan and trust companies and building societies, amounted to June 30 last to \$968,183,879.

Particular Groups in too Many Enterprises

DURING the past few weeks the outstanding features of the Canadian financial situation has perhaps been the weakness in many of the securities which were brought on the market during the course of last year, writes Coupon, in the *Canadian Courier*.

This weakness has been due to a large extent to the fact that in most instances particular groups seem to have become identified with too many enterprises, with the result that their friends and they themselves are tied up to a very large extent, and on this account are perhaps not able to give as much support as is necessary to any particular issue if any liquidation of the securities arises from different conditions.

In fact, this situation would seem to offer certain difficulties for some months to come, inasmuch as most industrial enterprises find it difficult to carry through the construction of their various plants in the time that was estimated by engineers at the outset owing to the difficulty there has been to get delivery of materials.

As long as things are on the boom there is no difficulty in looking after such issues, because new buyers are coming in to take up securities which other traders are selling, but this is far from being the case when such issues are on the decline. In such cases it is the insiders who have to stand under and give their particular issues the necessary support, and if this is

found wanting new securities of this class must necessarily be offered down several points before they find a buyer.

A BIG YEAR OF MERGERS

ACCORDING to the *Monetary Times*, the number of mergers consummated in Canada during the past year was forty-one. Of thirty-nine of these the authorized capital was \$344,938,266. One hundred and ninety-six individual companies were merged in forty-one. One hundred and ninety of these merged companies had an aggregate capitalization of \$124,766,580. Twenty-eight of these mergers issued securities to the public to the extent of forty-four millions.

As the *Weekly Sun* remarks, it is therefore, plain that the process of merging companies and business is not altogether, as sometimes said, a process of selling out to the public. How far it is a process of destroying competition, making economies and at the same time exacting larger tolls from the consuming public will continue to be the subject of lively controversy. Manufacturing industry has now for a few years reaped increasing profits as a result of the influx of immigrants and capital. The allurements of a sale to the public at prices based on earnings during a period of relatively great prosperity have been strong.

OLIVER PLOW WORKS EXTENSIONS

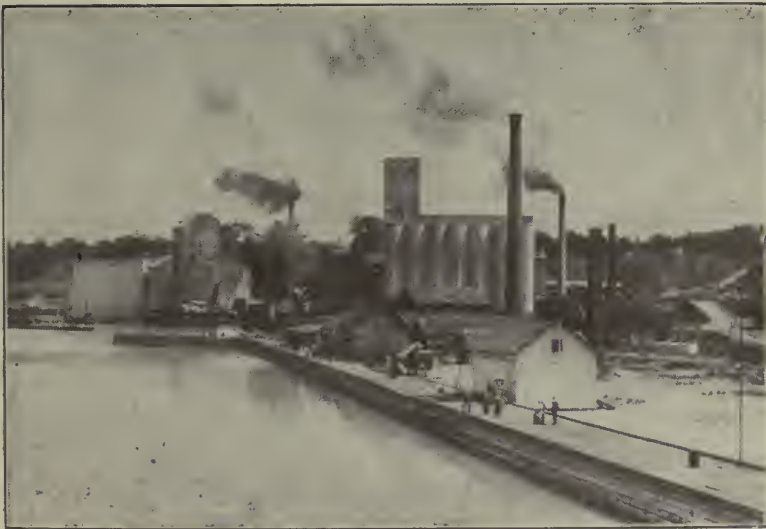
THE Oliver Chilled Plow Works of Canada, Ltd., will at once make further extensive additions to its already mammoth plant on the bay shore, east of Hamilton.

James Oliver, vice-president of the company, states that the Canadian company will increase its capital from one million to two and a half million dollars, and as soon as the weather breaks make \$500,000 worth of additions, including an immense four-storey warehouse on the bay to take care of the company's lake and foreign shipments. Most of the foreign shipping all over the world

will be done now from Hamilton. A foundry building 570 by 150 feet is also to be erected.

HOW MANY PEOPLE TO A BANK?

A CALCULATION has been made which shows that in the eastern provinces there is a branch bank for each four or five thousand people, and in Ontario and Manitoba one for each 2,500 or so. In the other provinces the average community on which a bank depends for business is less than 2,000. Less than two thousand people must afford small profit for a bank. Bankers in the West, like some others, have to build to a considerable extent on prospects.



GODERICH HARBOR, ONTARIO.

The busy lake port which handled more grain last year than ever before. The total was more than 10,000,000 bushels. The Goderich Board of Trade is agitating for the taxation of the mail order catalogue business. (See article in this issue).

FINGERPOST FIGURES

The Wonderful Story of the West

A New Record of Development

By Charles F. Roland

THE year 1911 has again made records in figures of growth and development along all lines of agriculture, industry and trade in Winnipeg and Western Canada. City and country both have shared equally in the growth that has made substantial progress.

The farmers of Western Canada have never had to bring their crops through a year of more ill-assorted weather experiences than during the past twelve months, but in spite of these ill-favored conditions the farms of Western Canada have produced by far the largest crops in the country's history. Manitoba alone has yielded 61,058,786 bushels of wheat, 73,786,683 bushels of oats, and 29,000,000 bushels of barley, while the yield for the three provinces including Saskatchewan and Alberta is computed to be not less than 177,000,000 bushels of wheat, 182,000,000 bushels of oats, 34,000,000 bushels of barley and 6,000,000 bushels of flax. The purchasing power in money when the 1911 crop is all marketed, gives the cash value to the country of approximately \$260,000,000.

Immigration Solid

Another gratifying feature is the rapid development of agricultural lands in the three prairie provinces.

This immigration movement into Canada, has advanced very rapidly in the past five years. In 1907, 262,469 persons came in from all sources, in 1908 146,908 came, in 1909 208,794 immigrants arrived, and 1910 brought 311,094, and in 1911 the figures show 350,420 settlers, all of whom have come with the avowed intention of taking up their permanent residences in Canada.

In course of the building up of the population of the West there has been a most rapid development in the building trades, as much as \$70,000,000 going into new buildings in the ten chief cities west of the Great Lakes during 1911.

203 New Towns

During 1911, 1,596 miles of new railway were completed in Western Canada, 203 new towns were started in the three prairie provinces, 41 being established on the C.P.R., system, 130 on the C.N.R. Western system, and 32 towns on the Grand Trunk Pacific railway. The building of these railway towns naturally causes a demand for western banking facilities and in this connection 67 new branch banks have been added to the 647 institutions that were operating at the close of 1910.

Notwithstanding the unfavorable

crop season the wholesale and retail business in all lines has been very satisfactory, and the annual turnover was at least 25 per cent. above the year 1910.

The outlook for general business for the season of 1912 is bright not only in Winnipeg but in the whole of the four Western provinces. With the combined forces of such far-reaching advertising campaigns as are outlined by the Dominion Government, the big railway corporations, the Provincial Governments, cities, towns and districts all working for population, industry and capital, it is sure to result in a great influx of population and capital. Agriculture and industry will move forward together in 1912. A keener interest is abroad to develop home industry throughout the land and with this patriotic spirit abroad to buy Canadian goods—the product of Canadian labor and resources—Western Canada will receive its rightful share in general development for 1912.

A Campaign for People

Manitoba has awakened to the importance of a vigorous campaign for people. Geographically situated so as to offer the farmer the greatest of combined advantages, those seeking opportunity, especially in mixed farming, are sure to respond to the invita-

tions that will be sent out to every corner of the world during 1912.

Without taking account of the hundred million acres to be added to the Province, Manitoba has already 36,754,000 acres capable of cultivation. This equals 229,712 quarter sections of 160 acres each, and taking an average of four people to the quarter section, it will give a rural population of nearly a million people exclusive of cities, towns and villages, or in other words, room and opportunity for an additional three-quarters of a million farming population.

Based on these possible population figures for Manitoba and a like development for Saskatchewan and Alberta, greater Winnipeg is bound to become a city of half a million people in the next few years.

The wealth of Western Canada's partially developed natural resources is yet untold. With only 10 per cent. of the vast stretches of fertile land under crop, with lumber and mineral resources merely surface touched, with millions of acres of free land and other millions of acres of cheap land, Western Canada is bound to have first place among the countries of the world as a place in which people may come and settle and make for themselves a home and business equal to their ability, capacity and capital invested.

The Dominion Estimates

THE main estimates of the Government for the coming fiscal year total \$149,789,677. The estimates as brought down provide for a

total expenditure on the consolidated fund account of \$104,919,304, a decrease of \$4,697,612 over the estimates of last session. The main item

of decrease is \$2,050,939 chargeable to the public debt; and a decrease of \$910,000 for the agricultural department, due to the saving of \$1,000,000 on the census, which was included in last year's estimates.

There are increases of \$1,188,570 in subsidies to provinces, based on the new census figures; \$191,000 for additional militia expenditures; nearly \$1,000,000 extra for the post office department, and over half a million for the management of the government railways.

Capital Expenditure

On the capital expenditure, a total vote of \$44,870,372 is asked, of which \$25,000,000 is for the National Trans-continental Railway, \$3,000,000 for the Quebec bridge, \$2,000,000 for the Hudson Bay Railway, \$4,156,350 for capital improvements on the Inter-colonial Railway, including \$1,000,000 for the branch line from Dartmouth to Dean's settlement, \$900,000 for the dock and wharves at Halifax, and \$400,000 for increased accommodation at Riviere du Loup.

The Trent Canal appropriation is \$1,900,000, as against \$2,250,000. Proposed capital expenditures on harbors and rivers include \$100,000 for harbor and river improvement at Port Arthur and Fort William; \$150,000 for a deep water wharf at Levis, Quebec; \$500,000 for navigation improvements in the River St. Charles; \$1,000,000 for St. John, N.B., improvements; \$137,000 for Tiffin Harbor, Ont.; \$164,000 for

Victoria Harbor, Ont.; \$500,000 for Victoria Harbor, B.C.; and \$300,000 for Vancouver, B.C.

There is an expenditure of \$193,000 for harbor improvements at Toronto. That city also gets \$300,000 for a new customs examining warehouse, and a similar amount will be spent on an examining warehouse for Ottawa.

For the Welland ship canal there is a vote for surveys of \$50,000. There is no vote for the Georgian Bay Canal.

For Timber Protection

The total expenditure to be voted for the Militia Department is \$8,312,850.

The appropriation for the St. Lawrence ship channel in the marine estimates is decreased by \$59,000, but there is an additional \$77,000 to the vote for the construction of a dredging plant for the River St. Lawrence from Montreal to Father Point.

Miscellaneous items include the following:—The purchase of a car, "Canada," for the Governor-General, \$15,000; enlarging the Port Colborne elevator, \$200,000; and other improvements at Port Colborne \$212,000; to provide a car ferry to Prince Edward Island, and to change the gauge of the island railway to standard gauge, \$400,000.

There is an appropriation of \$355,000, an increase of \$100,000, for the protection of timber in Manitoba, Saskatchewan and Alberta, the territories and the British Columbia railway belt.

TRADE OF CANADA

Summary of the Trade of Canada, Twelve Months Period

	1908.	1909.	1910.	1911.
	\$	\$	\$	\$
<i>Imports for Consumption</i>				
Dutiable goods	174,899,694	207,316,576	267,256,049	313,070,208
Free goods	109,339,772	130,602,374	163,047,260	180,844,797
Total imports (mdse.)	284,239,466	337,918,950	430,303,309	493,915,005
Coin and bullion	9,466,498	5,485,810	9,690,295	21,734,193
Total imports	293,705,964	343,404,760	439,993,604	515,649,198
Duty collected	47,996,785	56,251,082	69,226,094	82,119,261
<i>Exports.</i>				
Canadian produce—				
The mine	36,370,069	38,382,143	41,055,196	42,598,320
The fisheries	14,172,536	14,584,539	16,133,623	15,606,880
The forest	38,961,835	46,009,717	46,715,928	40,654,422
Animal produce	53,207,919	52,234,402	53,205,924	50,445,781
Agricultural products	70,929,463	75,619,425	98,496,325	92,506,468
Manufactures	28,914,630	30,623,192	33,932,193	34,739,341
Miscellaneous	51,324	120,406	261,352	131,332
Totals, Canadian produce..	242,607,776	257,573,824	289,800,541	276,682,544
Foreign produce	18,973,401	18,472,490	17,101,213	17,453,592
Total exports (mdse) ...	261,581,177	276,046,314	306,901,754	294,136,136
Coin and bullion	9,640,814	2,222,849	2,745,370	7,465,735
Total exports	271,221,991	278,269,163	309,647,124	301,601,871
Aggregate trade	564,927,955	621,673,923	749,640,728	817,251,069
<i>Imports by Countries.</i>				
United Kingdom				
Dutiable	54,285,565	64,163,773	82,353,579	85,650,682
Free	17,530,222	22,447,693	25,487,078	26,557,408
Australia	390,907	499,491	509,330	474,577
British Africa	228,702	684,065	1,167,451	211,852
“ East Indies	3,175,777	3,176,664	4,388,463	4,661,812
“ Gulana	1,210,668	2,762,787	3,891,615	4,426,624
“ West Indies, including Bermuda	7,548,763	6,932,305	6,574,787	5,532,733
Newfoundland	1,680,076	1,573,306	1,692,130	1,779,236
New Zealand	120,879	666,856	844,350	770,483
Other British	927,392	367,469	816,224	906,547
United States.				
Dutiable	89,042,207	108,256,473	141,355,573	181,638,533
Free	86,961,839	94,926,324	125,335,477	152,749,792
Belgium	1,478,528	2,877,689	3,788,693	3,733,613
France	8,158,675	9,558,393	11,329,735	11,617,587
Germany	6,305,098	7,463,799	8,764,636	10,911,056
Other foreign	14,660,666	17,047,673	21,694,313	23,946,663
Total imports	293,705,964	343,404,760	439,993,604	515,649,198
<i>Exports by Countries.</i>				
United Kingdom.				
Canadian produce ..	129,708,237	126,013,421	147,637,919	137,891,504
Foreign produce	8,667,411	9,688,968	6,213,468	4,463,537
Australia	2,594,438	3,545,485	3,838,264	3,936,050
British Africa	1,949,169	1,916,626	2,458,010	2,613,679
“ East Indies	163,325	206,320	105,510	233,112
“ Gulana	563,974	519,230	641,776	578,133
“ West Indies, including Bermuda	2,927,671	2,915,696	4,593,147	4,521,434
Newfoundland	4,015,186	3,548,849	3,781,801	4,413,787
New Zealand	970,116	854,384	930,138	1,137,482
Other British	913,568	654,511	817,649	698,515
United States.				
Canadian produce	81,476,836	98,174,141	104,640,693	99,325,834
Foreign produce.	14,944,925	8,729,006	9,782,625	18,438,030
Belgium	4,703,123	3,022,130	2,832,185	3,116,015
France	2,843,385	2,460,796	2,851,788	2,260,875
Germany	1,995,067	2,580,525	2,789,684	3,222,846
Other foreign	12,785,562	13,439,075	15,732,465	14,751,038
Total exports	271,221,991	278,269,163	309,647,124	301,601,871

REAL ESTATE AND INVESTMENTS

Big Things Doing in Western Land

THE general movement of farm lands in Western Canada during 1911 was very large. The business increased greatly over that of 1910, and the average price per acre obtained was fully 25 to 30 per cent. greater than that of the previous season. There were many large purchases made by foreign and other than Canadian interests. Some of these made an exceptional mark on the history of Canadian land business.

Until a very short time ago, any large sales put through were nearly always in the southern or open prairie country. The exceptional part of last year's business was that some of the very large sales, and at least 50 per cent. of the total sales, were put through in the northern and eastern part, notably in Northern Manitoba and Northern Saskatchewan. It is notable that some of the largest sales of last year were for immediate colonization work.

A big London syndicate purchased over 75,000 acres in Southern Alberta. Immediately upon the consummation of the sale, over \$200,000 worth of equipment was placed on the land, with the intention of immediately getting it ready for a settlement of first-class farmers from the south of England. In Northern Manitoba and Northern Saskatchewan another English syndicate, entirely new to Wes-

tern Canada, bought over 150,000 acres, for which they paid over \$2,000,000 in cash. Before the close of 1911, between twenty and thirty thousand acres of these lands had already been placed in the hands of the actual settler.

At Wadena, in Northern Saskatchewan, over 10,000 acres were purchased in one block for a single farm at a cost of over a quarter of a million dollars. This was bought by American capitalists, and the intention is to make a great grain and stock farm. Within thirty days from the time this was bought, work had started on the land, and many thousands of dollars have already been spent preparing for this year's operations.

Sales Well Distributed

One of the most satisfactory parts of last year's business, says *Canadian Finance*, of Winnipeg, was that the great business was spread over the entire West. For some years it was considered that the open prairie country was so easily brought under cultivation that the most of the outside investors purchased there. The year 1911 showed more than any previous year that outside capital and those guiding it have weighed the North with the South, the East with the West, the scrub land with the

open prairie, and as a result they have found advantages in one to offset the disadvantages of the other. The disadvantage of the scrub in the North is greatly offset by the abundant rainfall.

It is recognized by all of our people and by others who have knowledge of Western Canada, that a total crop failure is practically impossible. The area of our good agricultural land is so great that conditions that adversely affect one locality are not felt at all in the others, and the result is that no matter how unfavorable the year may be, we can hardly fail to take off a good average crop over the whole of the West. This advantage will increase as our farmers gradually work into a better and more diversified system of farming.

Outlook For 1912

Western Canada has taken a considerable number of years to build up her reputation, but by the beginning of this year Canadian lands stand in the recognized position of being a standard marketable commodity on the great monetary markets of the world. It is gratifying to know that our lands to-day are looked upon both in the Old World and in the

United States as one of the investments in which is combined absolute security and a fair measure of profit.

At a recent meeting of the directors of a loan company operating very largely in Western Canada, the managing director made the statement that loans that had been placed on lands less than five years ago and then represented 50 per cent. of the valuation of the land to-day did not represent more than 25 per cent. of their valuation.

In older farming countries where largely the same products are produced that we have here, lands are valued according to the average yearly crop returns. It will be a number of years before Western lands will have obtained such a price that they are only paying a fair rate of interest on their investment. Until such a time arrives Canadian lands will advance. As to how rapidly they will advance depends upon the colonization work of the interested companies and of the settlers already in the West. As both colonization companies and the settlers are well satisfied and doing their work well with the aid of the different governments, it is easily seen that there will be a steady advance in the price of lands during 1912.

The Building Record

THE past year was another one of active building operations, and the fact that this condition was general is additional proof of national rather than sectional progress during 1911. The building of warehouses, factories, office blocks was a marked

feature, while there was no slackening in the demand for residences. The current year will probably witness the construction of a considerable number of workmen's cottages in all parts of the country.

The following statistics show the

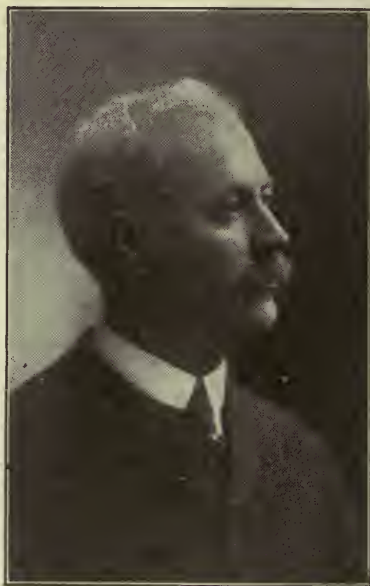
value of building operations during the past two years, in 20 selected cities and towns:—

City or town.	1910.	1911.
Brandon	\$1,224,385	\$1,142,939
Calgary	5,589,594	12,907,638
Edmonton ..	2,161,356	4,328,960
Ft. Wm.	2,381,125	3,078,010
Halifax	471,140	548,734
Hamilton ...	2,604,605	4,255,730
Lethbridge ..	1,210,810	1,033,380
London	805,074	1,036,880
Montreal ...	15,815,859	14,657,210
Ottawa	3,040,350	2,997,610
Peterborough.	517,958	345,372
Pt. Arthur ..	1,062,616	597,705
Regina	2,351,288	5,089,340
St. John	520,275	572,700
St Thomas ..	286,650	285,515
Sydney	347,554	495,642
Toronto	21,127,783	24,250,000
Vancouver ..	13,150,365	17,652,642
Victoria	2,271,095	4,026,315
Windsor	392,040	739,515
Winnipeg ...	15,106,450	17,600,000

The value of the building permits issued last year as a rule exceeded the value of the previous year. The most remarkable increases were at Calgary and Regina, which more than doubled their figures. Large gains were also made at Hamilton, Toronto, Vancouver, Windsor, and Winnipeg. The outlook for building work is good.



A farmer out west used to keep himself supplied with coal by making faces at the engineer as the train went by.



John Wesley Hanna,

Late Mayor of Windsor, Ont., who died this month. He was born in Leeds County in 1860, and was admitted to the Bar in 1884. He was one of the best criminal lawyers in Western Ontario. In politics he was a Conservative. He was re-elected Mayor of Windsor in January for the third term by the largest majority ever polled for that office. His death was due to a nervous breakdown.



Sir Frank Lascelles, who was German Ambassador at Berlin from 1895 to 1908, at a banquet given in his honor in Glasgow recently, said: "While I was staying with the late King his Majesty referred me to a book which had then been published by Norman Angell, entitled 'The Great Illusion'. I read the book, and while I think that at present it is not a question of practical politics, I am convinced that it will change the thought of the world in the future."

AGRICULTURE

Golden Opportunities for Manitoba Dairymen

By P. B. Tustin, Chief of Food and Dairy Division,
Health Department, Winnipeg



Dairy Farm at Headingly, showing Modern Barn and House.

MANITOBA up to the present time has been regarded solely as a wheat raising Province, and while it is true that vast quantities of wheat have been raised, there is a much safer way in which the farmer can direct his energies, and that is dairying.

Many farmers try to grow more wheat by enlarging their farms and sometimes tackle a bigger proposition than they can comfortably

handle, and owing to the scarcity of help at the harvesting season, sometimes sustain losses by being unable to get their crops off in time to avoid frost, etc.

The dairy industry in the Province has been, up to the present, operated largely as a side line and after the day's work in the fields has been done. The farmers have only been able to obtain a low price for their milk and have not received much en-

couragement to go in for dairying and mixed farming. But these conditions have been altered, and at the present time and for many years to come the dairy farmers will be the men who make the money. Our farmers have made money by raising wheat because they understood the business and they will make more money at less trouble and expense to themselves when they learn the dairy

water supply, soil that will grow corn, alfalfa, peas and almost every kind of cultivated grain and grass. It will also grow finer root crops than anywhere else in the world. There is an abundance of grazing, and hay that can be obtained for the cost of putting it up and hauling. And most important of all, there is the finest market in the world right in their own Province, where the highest prices can



Alfalfa is an important ingredient of the Daily Ration. This also grows well in Manitoba.

business. But they will have to learn it first.

In Wisconsin and other States, England, Scotland, Holland, and Denmark, dairy farmers are making a good living off land ten times higher in price and not one half as fertile as our Manitoba soil. Feed is more expensive and, with the exception of labor, everything is more expensive, but they are making a good living because they understand the business.

Manitoba land is cheap and much of it is ideal for dairy farming; good

be obtained for milk, butter, cream and poultry, in the rapidly growing Western Metropolis City of Winnipeg.

Within from 20 to 30 miles of the City of Winnipeg, land can be now purchased for from \$20 to \$30 an acre, and that will grow 20 tons of corn, 30 tons of alfalfa or 70 bushels of oats to the acre.

In some of the districts around Winnipeg, Raeburn, Stonewall, Clan-deboye, Headingly, farmers are beginning to realize the possibilities of

dairying. These districts are getting up-to-date barns and equipment, a rotation of crops, and as they employ steady help all the year round, these farmers have threshed out before farmers who grow wheat only. As soon as the district gets the name of a good dairy district, the value of the land increases.

Take Letellier, in Southern Manitoba. A few years ago things were not very prosperous, but now many farmers have taken to dairying and sell to a local skimming station, and to-day in the Letellier district are to be found some of the finest homes and most prosperous farms in Western Canada. Dairy farmers can obtain information to run the business successfully by calling personally or writing to the Food and Dairy Division, Health Department, Winnipeg, Man. They can obtain plans of barns suited to their requirements, and advice as regards the growing of crops suitable for dairy cattle and all other matters pertaining to their business absolutely free.

I will quote an example of successful dairymen who followed the advice of the Health Department. Two Belgians, aged 20 and 22, and their mother, came to Winnipeg six years ago; could not speak the language, and were without capital. They worked three years as laborers and saved \$700. They bought a dairyman out and purchased his 28 cattle for \$1,600, making the \$700 as first payment, and rented his premises for \$25 a month.

The first year they paid off their debt of \$900 and purchased 5 acres of land of their own. The second

year they built a modern house and stable to hold 80 cows. Modern conveniences such as concrete floors, steel stanchions, individual water basins, and litter carriers were installed. The herd had been increased to 66. These cattle were tested and 33 were found diseased and put out of the herd. This was a loss of half their cattle, but they were not discouraged, and they steadily added to their herd, having all new cattle tested, and to-day, 6 years after their arrival in the country, they have a herd of 110 cows, a modern house and stable, and five acres of land all paid for, are renting a 300-acre farm, on which they raised a large crop of oats for feeding this year.

They also own 10 acres of additional land further out, six acres of which were planted to potatoes, and they are at present erecting another large stable. They are getting \$600 or more per month for their milk, which they retail from house to house in Winnipeg at 10c. a quart in summer and 12c. in Winter and are worth \$30,000 in property, stock and money, which is a good reward for 6 years hard work.

The price paid for milk in Wisconsin, where land is much more valuable but poorer in quality, ranges from \$1.30 to \$1.80 for the year round per 100 lbs. In Winnipeg the price is \$1.60 to \$2.50 the year round per 100 lbs., and the Winnipeg Creameries will make contracts for several years. They have been driven to importing milk from the States to supply the demand, and after paying freight and duty this milk costs them \$3.80 per 100 lbs.

There is a splendid opportunity for any man in Manitoba to make money on the land, and if he has a large family so much the better, as he will not have to depend on hired help. In the winter months he can, if he wishes, send one of his sons to the Manitoba Agricultural College, where he can, for the cost of his board—which is very small—spend the winter in the study of scientific farming in all its branches. (This Institution is carried on by the Government of Manitoba under the able supervision

of Professor Black, B.S.A. All branches of farming are taught—Dairying, Animal Husbandry, Farm Engineering, etc.—and there are also courses in Domestic Science for the girls. The College also provides Judges and Instructors for country fairs and agricultural shows, and sends a college train through the Province during the Summer. Farmers who cannot get away from their homes thus have skilled instructors brought to their doors.

The Cry is "Let the People Rule"

Prof. Stephen Leacock, at Toronto

"IF he is so wise, why did he never make any money?" This, said Prof. Stephen Leacock in a lecture at Toronto University, is the typical Canadian way of judging a poor man. He called on the universities to provide an antidote for this insidious idea.

The feudalism and aristocracy of the old world had been almost altogether lost on this side of the Atlantic, but great material wealth had brought a false bias.

As a result of the general tendency of the times, politics in Canada had become bound up with business.

"Animated discussions on railways," he said, "are now to be heard only among railway men. Criminal law is discussed eagerly only among lawyers and burglars."

Democracy, bullied, bulldozed and bribed, now lay prone in the dust. It writhed to lay and fro attempting to find a new form.

What of the democratic commis-

sion? The people said: "Pay our commissioners so much that they will look like real business men; give them salaries which will enable them to join expensive clubs and wear coats like commercial millionaires. Then commission government must be a success."

But commission government already showed signs of decay, and the cry now was, "Let the people rule." To educate the people for this task was the duty of the university.

Upon how Canada worked out her destiny depended the fate of the British Empire, and, perhaps, the peace of the world. The problems of Canada were too important to be left to party prejudice or a deluded electorate for solution. The people must be educated in self-government, and sound citizenship depended more than on anything else, on the spread by the universities of the spirit of "Truth for Truth's sake."

VIEWS AND INTERVIEWS

Prairie Farmers Turning to Vancouver as a Grain Outlet

Discouraged With The East

Mr. F. A. Walker, of the Alberta Legislature, at Vancouver

THE business men of Vancouver will have to get busy or else wake up some day and find that Alberta has another Western outlet for its products.

"There are hundreds of thousands of bushels of grain in the granaries of Alberta awaiting shipment, which necessarily must keep on awaiting shipment until the opening of navigation at Fort William.

"Now, Vancouver is only one-half the distance from Calgary that Fort William is, and if the C. P. R. rates between here and Calgary were in accordance with the distance, we would adopt Vancouver as our port, for we are anxious to ship our grain twelve months out of twelve.

"It is common talk that with the completion of the G. T. P. Alberta grain will go to Prince Rupert for transshipment to Europe. Now, why should this grain not be shipped to Vancouver right now when the distance from Alberta to this port is no farther than it will be to Prince Rupert? The whole problem means that unless Vancouver wakes up to what it stands to lose, before very long it will find that it is practically out of the race so far as Alberta grain is concerned, and that is not all by any means.

"The people of Eastern and Northern Saskatchewan and Western Manitoba are agitating for the completion of the Hudson Bay Railway, which will bring their wheatfields within 650 miles of Hudson Bay—about the same distance as from central Alberta to Vancouver. It is a known fact that the Hudson Bay and the Hudson Bay Straits cannot be navigated for about six or seven months after the middle of November, and this naturally means a loss of about four months to farmers, as the open navigation season only takes in the previous crop, which in reality only gives two months of free navigation for any one year's crop.

"If Vancouver is working hand and foot to get wheat from the Peace River country, about a thousand miles away, why does it not think of doing everything in its power to bring here the grain that is already awaiting shipment only one-half the distance away?

"There is already an extensive railway programme forecasted by Premier Sifton, and applications for charters of new railways are already very extensive, as it is the object to connect existing railways in Alberta with the Peace River country and the great waterways in the north. I know that from Fort McMurray any river boat drawing five feet of water can navi-

gate the waterways of the North up to the mouth of the Mackenzie River, with the only exception of an impediment at Fort Smith, for about six months in the year. There is about 3,500 miles of navigable water which will be tapped by a railway to Fort McMurray, and the C. N. R. has already applied for a charter there.

"In view of all this activity on our part to find a suitable Western outlet there is no reason why Vancouver cannot meet us half way, so to speak. We are trading now with the East, but if we ship grain to Vancouver the same cars could come back to us loaded with merchandise. This is very feasible, indeed, when it is taken into consideration that this would mean a very much shorter haul than bringing goods into Alberta from Montreal. We are dis-

couraged with the East, and there is not a merchant in Alberta who would not gladly prefer to do his trading in the West, and particularly at Vancouver. We cannot see any reason why the rates cannot be adjusted to enable us to reach Vancouver as our Western outlet."

"We must establish an inter-provincial export trade. Why should you look for overseas conquests before conquering the fields that are knocking at your doors? You must help us to market our grain in the markets of the world and we will help you to consume your products and imports. There is a bond between British Columbia and Alberta that does not exist between any other two provinces; we produce timber and grain and you produce fruit and fish."

Shall the Mail-Order House Be Taxed?

AT a meeting of the Board of Trade at Goderich, Ont., held for the purpose of considering the effect of the mail order business on the merchants and municipalities, a resolution was moved by Neil C. Cameron, seconded by Dermot McEvoy:

"That this Board, after careful consideration, is satisfied that the large departmental stores and others which carry on business by the system known as the retail mail order and catalogue systems are doing a serious injury to the merchants throughout the Province, and as they contribute nothing towards the upkeep of the various municipalities:

"Resolved, that an effort be made to remedy, or at any rate mitigate, this evil, and for that purpose the local Legislature be requested to pass an Act compelling companies and persons conducting such business either to pay a fixed annual license fee to each municipality in which goods are sold and delivered, by said means, or to pay an assessment by way of percentage on the value of the goods so sold and delivered in any municipality other than the one in which they are assessed and have their chief place of business; and, further, that the various Boards of Trade throughout the Province be communicated with and requested to take this matter up with

their local members and urge them to assist in procuring the said legislation."

A bill to provide taxation on the mail order and catalogue business in towns and cities of the Province will be introduced at the present session of

the Ontario Legislature by Mr. William Proudfoot, M.P.P., for Centre Huron. Although the detailed plan is not completed, the tax desired will equal the average tax of retail businesses.

Sir Wilfrid Will Fight For Principles

Sir Wilfrid Laurier at Montreal

"THE business men of Vancouverists who revile me cannot take from me the prestige, power, growth and development which came to Canada under the Liberal regime. Her progress is registered in the eyes of the world. It is now a matter of history. And let me tell you, that those ideals are still mine: the principles of British justice, of fair play, equality, the ideals of Liberalism—all we strove for in the past we cleave to. Although defeated I will not stoop to appeal to racial or religious passions. I will not endeavor to regain power by setting class against class or race against race. I will still appeal to you all on the same broad principles I always fought for. (The programme laid down by Lafontaine in 1841 has been mine: that Canada should be developed by uniting the races, and not by appealing to classes and creeds. As champion of these ideals I may be defeated, but the ideals will triumph. They cannot fail, because they are just and right."

Sir Wilfrid closed his address with an appeal that racial and religious strife should be buried, that we should realize our duties and responsibilities towards the Empire, and that the

young Liberals who had called the meeting together should never forsake the principles of Liberalism.

"If I were to consult my personal preferences," said Sir Wilfrid, "I would retire in favor of a younger man. But my colleagues and the Liberal press wish me to remain at the head of the party, so I will continue as your leader. But I am not going to appeal to passions and prejudices to win. I will fight for principles and win on that basis or not at all. Principles will triumph in the end."

WESTERN LIBERALS AND THE TARIFF

W. L. Knowles, M.P. for Moosejaw

"Any further attempt to increase the present tariff will be met with as determined antagonism as it is possible for an Opposition to put up. We are against it from the drop of the hat. We propose to resist to the utmost any further attempts by this Government to pay the interests which elected them with tariffs and taxes, to further capitulate to the great and the mighty and the strong at the expense of the consumers who are the nation-builders."

Gold—Canada's Wonderful Gold

Porcupine Will Supply the World— Other Promising Finds

THAT Quebec has a gold field which will surpass Porcupine, is the belief of J. O. Woodward, of New York, who is in the city. "I saw," says Mr. Woodward, "one nugget of twenty-two carat gold which I could hardly lift with my right hand. I have seen gold from all over the world, but none of it could equal the collection I refer to. It was taken from a district 240 miles below Quebec city. Development has been started on the property from which the nugget came. A \$36,000 dredge has been purchased, and has been in operation, but the work on the property has been stopped for the winter.

"I was also in communication with a man who has what he believes to be a second Porcupine on the line of the Grand Trunk Pacific. A number of claims have already been located. If it is as he describes it will have Porcupine beaten.

"Your Canadian people do not half realize what Porcupine is. They will not do so until the gold is coming out in bricks. I do not look for any immediate boom at Porcupine, but Canada has there a gold camp which is going to supply the world. There will be much more money made at Porcupine than at Cobalt."

Divorce For All

FOR the third time within almost as many years the Ontario Bar Association wrestled with the question of establishing a divorce court in the province, at the continuation of the annual meeting, and, while adopting the principle, made no progress towards stating the ground upon which divorce should be granted.

"There should be a place where rich or poor can get the same redress," remarked J. W. Curry, K.C., in the discussion on divorce. The right which is not denied to a wealthy section of the community should be extended to all classes.

"If they have cause, people should get divorce as a right and not as an act of grace," declared Mr. Lud-

wig. "Either take it away altogether or give it to the people."

The committee recommended that the court should be along the lines of the Admiralty, Probate and Divorce Court of London, England. It should have the power to dissolve the marriage of either of the contracting parties, if they were guilty of adultery, murder and other kindred crimes. If the husband was the guilty party, the court should have the power to order him to provide suitable maintenance for the wife. On the other hand, if the woman was guilty, and possessed of funds, she should contribute to her husband's maintenance if he was unable to support himself.

PULSE OF THE PRESS

Is Abundance a Curse?

Eggs have recently sold at 75 cents a dozen in New York. Also several carloads have been taken from cold storage, where they had been held too long in the effort "to prevent the demoralization of the market," and dumped. Think over that a bit, will you! Carloads of valuable foodstuffs deliberately held back from the public till they are spoiled, in order to prevent them being sold to a starving people at living prices. The doctrine of the artificial increase of prices, which underlies the theory of protec-

tion, is thus being carried to its logical conclusion. Famine, flood, fire—waste in any form—is to be regarded as a blessing; plenty, a curse! Destroy half the good things for which men hunger and labor; the remainder will be boosted in price beyond the ability of the masses to buy. What though the people will suffer for want? Isn't abundance a curse? The doctrine of protection teaches so. Why should we thank Providence for plenty?—*Hamilton Times*.

A Way to Try Out Arbitration

It is a good thing to have a voluntary international court such as exists at the Hague. It is just possible that nations may at times take advantage of the fact that such a court is in existence and ready to act when they would not themselves create a court. Thus we may get matters arbitrated and out of the way which would otherwise continue to cause dangerous friction.

But to talk of a sweeping and comprehensive arbitration treaty between any two nations to-day which are at all likely to come into collision, is to talk amiable nonsense.

The United States and the British Empire can go very far along this line; for they simply dare not fight each other now. Any matters in dispute will either be settled or hung up. They will not be fought out.

Then the United States and France are not more likely to fight than Bolivia and Switzerland. So they, too, can give themselves superior airs.

But if the arbitration advocates at Washington mean business, let them try to get an arbitration treaty through with Japan to which sufficiently heavy penalties are attached to render violation costly.

If there be British sentimentalists who dream that arbitration has really become a substitute for war, let them urge Sir Edward Grey—or Lord Lansdowne—to frame up an arbitration treaty with Germany; and let us see if the German Government will respond.

Movements of this kind would be along the line of reality; and we would soon learn just where we are. And

it would do some of us a great deal of good. It is marvellous how fond certain elements in every enlightened

community are of surrounding themselves with the velvet mists of sentimental hypocrisy.—*Montreal Star*

Reciprocity That Isn't

Western Conservative members want tariff reductions on both sides of the line; they would like to see grain and cattle passing freely from Canada to the United States, and from the United States to Canada.

But this must not be called reciprocity.

There would be an understanding that if the duties were removed on one side they would be removed on the other.

But for goodness' sake don't call this understanding an agreement. Above all, don't let anybody call it a Pact.

Names are wonderfully potent. The holding of raffles at church fairs was justly condemned as a form of gambling. One congregation introduced a drastic reform. It abolished raffles entirely, substituting therefor an arrangement by which a prize was awarded to a person holding a ticket bearing a certain number.

Apparently the Western Conservatives are going to adopt the same means of winning the farmer away from his desire for reciprocity.—*Toronto Star*.

Curse of Big Expenditures to Win Elections

Toronto has always been pretty free from graft in municipal politics, and this has been a source of considerable satisfaction to the citizens. It is highly desirable that this record should be preserved.

Nobody doubts that among the men who do business with the city are some who would be quite willing to meet any alderman half-way in any kind of deal that would be mutually profitable.

It is for this reason—because there is a tradition on this continent that a man would not be an alderman if he were not "on the make," and because there are agents and salesmen who use this as their working theory—that we make protest against a recent

tendency to increase the spending on the part of candidates for controller-ships and aldermanic seats.

If men whose honesty cannot be doubted and whose ability to spend is unquestioned begin shedding money freely when they run for office, all other candidates will be forced to spend on a similar scale or stand no chance of winning.

It will mean that good men, whose means are small, will be forced to retire from the City Hall.

It will mean worse things than that. Heavy election expenditures will inevitably lead to graft in one form or another, for candidates who have not money to spend in getting elected will raise funds from interest-

ed sources, or, after election, will, to avoid bankruptcy, recoup themselves by feeling around for the easy money which can be had.

It is not necessary to spend bundles of money in our municipal elec-

tions, and it should not be made necessary. The good sense of the town should declare against it at the outset, because selfish interests can out-spend all competitors in a contest of that kind.—*Toronto Star*.

The Transient Trader as a Destroyer

Merchants of Edmonton, Alta., are strenuously objecting to transient traders arriving in busy seasons, and with little expense and small license fees, departing "in the night" with the cream of the trade.

There are so many short-sighted city councils in existence that municipalities are suffering in all parts of Canada with the transient trader evil. As will be seen from an article on another page of this issue, the Edmonton merchants show that transient traders suddenly appear in the city when there is the greatest possible opportunities for selling their particular lines, skim off the best of the trade and depart

suddenly, as soon as their season is over, with the people's money.

If this money were spent among permanent merchants and kept at home, where it would do some useful building for the benefit of the city, the municipality would undoubtedly reap greater advantages.

It is, therefore, a short-sighted policy on the part of city councils to encourage with small fees transient traders to come into the city.

The merchants, at considerable expense, are permanent assets and help build up the municipality. The transient trader, on the other hand, helps pull it down.—*Canadian Grocer*.

Jesuit and Other Oaths

The letter written by Rev. John Schofield, pastor of Broadview Avenue Congregational Church, to Rev. C. O. Johnston, is in a splendid spirit. Mr. Schofield points out that sixteen or eighteen years ago, during a wave of anti-Catholic sentiment, the Rev. Washington Gladden made a careful inquiry into the alleged Jesuit oaths and other infamous documents, and found them all to be wicked forgeries.

Even without such an inquiry, no Protestant should allow himself to be

disturbed by stories of oaths in which Jesuits swear to boil, flay, burn, or bury alive their Protestant neighbors. People in civilized countries do not do such things in the name of religion. Many years ago it was a commonly accepted belief that heresy—which means your opponent's opinion—was so awful a crime that it was justifiable to imprison, torture, or burn the heretic. We have all got over that. We may be worse than our ancestors in some respects, but in this we have improved and advanced.

Now, as you know that your Catholic neighbor is as good and humane as yourself, what is the use of worrying over mouldy oaths, forged, or even genuine? We live in the twentieth century. Let us live by its light. —*Toronto Star*.

HOME DEFENCE

Those who object to the plan of the Minister of Militia for giving the boys of Canada a certain amount of military training seem to confound it with militarism, as it is understood in Continental Europe. As an exchange points out, Canada is simply preparing herself to take a leading place among nations, but to do this, and also to help in the preservation of international peace, it is essential that she should have an efficient system of home defence.—*Moncton (N.B.) Times*.

WHERE IS THE ENEMY?

Hon Sam Hughes promises that if he is given an army of a million men who can hit the bull's eye every time at 500 yards, no foreign foe will ever

set foot in Canada. Bravo, Sam! That is almost as clever as Capt. Bobadil's method of defeating an army. But somebody without due regard for official dignity rises to ask who is to hoe the corn and milk the cows while this army is in the field, and where is the enemy to be found to supply targets? —*Hamilton Times*.

A SIGNIFICANT PHRASE

Canadian chartered banks have special privileges which sometimes are spoken of as "rights." Sir Edmund Walker, with his usual fairness, does not so speak. In his excellent annual address to his shareholders he uses these words:

"In view of the franchise we enjoy we recognize the duty and responsibility upon us to aid in the development of the country."

This is in the proper spirit. If our bankers all had that spirit and followed it logically, there would be less tendency to criticise, and less jealousy of the tremendous profits which the chartered banks are making.—*Canadian Courier*.

Editorial Musings—Lively and Severe

A strong Government in Sweden, with the cordial approval of the King, announces that women are to have the right to vote on equal terms with men. Yet nobody seems to have been breaking windows in Sweden lately. —*Toronto Globe*.

In the last four years the Salvation Army has placed 10,153 immigrants as farm laborers in Canada, and has received in bonuses from the Govern-

ment \$11,716. Who will be so ill-advised as to claim that money was not well expended?—*Hamilton Spectator*.

Will anybody explain just why the opening meetings of City Councils should take place in the daytime, to the great inconvenience of everybody? It is a statutory provision, of course, but there are lots of things on the statutes which need to be removed, and this is one of them. By all

means let this proviso be expurgated from the municipal rosters of all communities.—*Brantford Courier*.

Sir Wilfrid has given an inspiring lead to the rank and file, and they will march forward with high hopes and renewed courage, convinced of the justice of the people's cause and confident of its early triumph.—*Halifax Chronicle*.

Five boxes of tainted sausages have been seized at Cobalt. They were probably made from the blind pigs with which that town is infested.—*Toronto Star*.

Christmas brings with it a realization of the need of a better parcel post system in connection with the Canadian post-offices.—*Ottawa Journal*.

Some day soon, it is to be hoped, Ontario journalism will be honored by the bestowal of a knighthood on some such representative Ontario newspaper man as John Ross Robertson, of the *Toronto Telegram*, who is a real philanthropist, as well as a first rate journalist.—*Hamilton Herald*.

Toronto is clearly on the downgrade. First, the people insisted on travelling on Sunday cars. Now the children are countenanced in sliding on the ice in toboggans on Sunday. The toboggans are specially reprehensible, being a heathen invention. Amid all this revelry the milkmen go on delivering milk on the first day of the week. The cows refuse to "hold up" on Saturdays. The Ontario Rail-

way Board should be invoked.—*Toronto World*.

This is leap year. We hope some of these old duffers of bachelors who have been hanging around for years will get caught in 1912. They lack nerve, that is all.—*Watford Guide-Advocate*.

Judge Gary, of the Steel Trust, presented Mrs. Gary with a Christmas present of a million-dollar pearl necklace. Users of steel, which indirectly means all of us, had better get ready to pay for Mrs. Gary's present, as it is rather probable the public will "get it" in the neighborhood where the pearls are to adorn the lady in question.—*Ottawa Journal*.

The tariff commission ought to be authorized to inquire into the quality of manufactured products enjoying protection. Take matches, for instance. Why should a firm enjoying protection be allowed to sell a match made of wood so rotten that it breaks in two when struck, causing grave danger of fire?—*Toronto Star*.

Frost in California? Well, why not? Even we have had a little.—*Winnipeg Saturday Post*.

And now the merry manhole exhales its fragrant breath, and every time we get a whiff, we nearly choke to death.—*Winnipeg Saturday Post*.

We love our winter, but oh, you balmy days!—*Winnipeg Saturday Post*.

THE EDITOR'S DESK

A Plea for the Study of War

ARBOR, the Toronto University magazine, has an article by J. T. Fotheringham in its January issue on "Military Knowledge as a Culture Subject." It takes the view that universities, being encyclopedic in education, should give students an opportunity to study "the underlying laws of the science of war as practiced by Xenophon and Stonewall Jackson, by Alexander the Great and Lord Kitchener, by Napoleon and Wellington, and Gustavus and Adolphus of Sweden and Frederick the Great."

Mr. Fotheringham evidently pins more faith to the precept that the battle is to the strong than he does to the potency of the Hague. The outstanding condition of human progress, he tells us, is "rivalry, competition, the pitting of the strong against the less strong, the survival of the fittest." The principle still holds true that "he must keep who can."

It is quite true, that as organization proceeds, the sanctions and prohibitions of the Decalogue attain more force, at least as between individuals, the police forces of civilization to the contrary notwithstanding.

It appears too that even as between communities, the imponderable thing known as Public Opinion is losing somewhat of the motive of pure self-interest which is the spring of all international relationships, and taking on a feeble altruism. But the day is yet far distant when the diplomats of any people can safely conduct their "conversations" on a peace-footing, or in any atmosphere other than that of potential war.

"While it is true," says Mr. Fotheringham, that "blessed is the nation

that has no history," it is equally true that the nation that pays no attention to these things soon disappears from history under the inexorable operation of Nature's laws. Canada, he points out,

is busily engaged in proclaiming to the world that she is already well worth the plundering, engrossed in blind devotion to the exploiting of the riches that tempt necessitous and predatory races, yet taking practically no serious precautions against national disaster.

Surely the Universities of the country have some responsibility in this regard. Surely we of Alma Mater can be the leaven to work upon the inert mass outside, and by informing ourselves become the source of necessary light and leading to the people as a whole. So far we of this generation have neglected this function, and we are failing in our duty to the community.

The course of lectures in military knowledge which is being given this year is a beginning, "but the attendance of undergraduates," says the writer, "has been disappointingly small."

The committee in charge, which is working with the consent of the president and board of governors, and under the authority of the Department of Militia and Defence, appeals to the undergraduate body to turn out for the rest of the lectures in numbers that will not put the University to shame before the lecturers from Ottawa, the Royal Military College, and elsewhere, who are to come to the Chemical Building on Wednesday afternoons during January and February.

The Ontario Branch of the Canadian Defence League has offered three prizes of \$50, \$30 and \$20 respectively to the three candidates who shall have attended most regularly and who shall have taken the best stand at the examination to be held in the late winter.

Mr. Fotheringham concludes his article by hoping that the men of the

University of Toronto will "show themselves alive to their opportunities and to their responsibilities as citizens in a democracy."

Other articles of interest in *Arbor* are "French-Canadian Labrador," by Col. Wm. Wood, of Quebec; "Fair Game," a short story; "Heraldry in North America," and a character sketch of Sir Daniel Wilson, by George M. Wrong.

Our Transcontinental Highway

MACLEAN'S *Magazine* for February contains an interesting article entitled "A Natural Highway," by Brian Bellasis. It refers to the proposed transcontinental highway from Halifax to Vancouver, a distance of 3,900 miles—truly a marvellous dream, and yet one which may soon be realized.

"The Canadian National Highway," says Mr. Bellasis, "would start at Halifax, probably with a branch southward to St. John, and the first thousand miles would be comparatively simple—merely a matter of reconstruction. Through New Brunswick, Quebec, and old Ontario it would follow the existing highways—most of them old stage and post roads, some with a century or more of history at their backs. When, for example, in 1793 Lord Simcoe was hewing out the famous "Governor's Road" from London to Burlington—itsself a link in a "National Highway" scheme of the time—there was already a good road in existence from Halifax to Montreal.

"This ran by way of Truro, Am-

herst, Moncton and Campbellton across the provincial boundary to St. Flavie and thence by the south shore of the St. Lawrence as far as Quebec, where it crossed the river before continuing to Montreal. This ancient road would probably be perpetuated in the National Highway, though an alternative would be to take a shorter cross-country route along the new line of the G. T. R.

"Toronto would be the end of this first thousand-mile stage except for short branching continuations to such places as Windsor, Sarnia and Owen Sound.

"From Toronto the highway would strike northward through the Muskoka country to Parry Sound; another two hundred miles of fairly easy going along roads which are at least sketched out already.

"From Parry Sound there would be another hundred miles through rough and sparsely settled country to Sudbury, whence to the Soo the highway would follow the new trunk road between these points—an excellent road which should need little more

improvement than the old stage roads farther east.

"At the Soo the smoothly running dream gets jarred. It is a far cry to Port Arthur overland; a good four hundred miles of rocks and woods—chiefly rocks. The same obstacle which Lord Wolseley and his little army took months to overcome and caused a delay which lost many lives in the wild doings of '85. Heart-breaking country in which to build a road, and country in which, at first glance, it seems that a road would be of no particular use anyway.

"There are no thickly populated farming districts for the road to serve; no towns and settlements worth mentioning to be linked up with one another. The highway would provide little, apparently, but an interesting run through the wilderness for the long distance tourist.

"Let us leave it at that for the time being. That the road can be of some service in this hopeless wilderness we can show later on. For the moment allow the highway to get through to Port Arthur.

"Beyond Port Arthur there would be three hundred miles more of more or less difficult country with the highway swinging slightly northward in order to skirt Lake of the Woods at Kenora. The easiest and more direct route round the southern end of the lake is barred by the international boundary.

Through Prairies and Mountains

"Crossing the prairie provinces is simplicity itself. The road would simply follow the original ruts of the pioneer Red River carts of the 'six-

ties and 'seventies till it struck the foothills beyond Calgary. No more simplicity then. The Rockies are far more formidable an obstacle even than the Lake Superior region, and a road through them must be a very sophisticated piece of engineering indeed.

"It is difficult even to say what would be the best point of attack—Crow's Nest, Kicking Horse, or the break in the barrier further north. At present there is a good road from Calgary as far as Banff—a road which was opened to automobiles for the first time during last summer—and possibly it could be continued along the line of the C.P.R.'s magnificent piece of engineering. Once clear of the Selkirks the Highway would soon connect with the excellent road systems which radiate from Kamloops, and the rest of the descent into Vancouver would be comparatively simple along roads for the most part made. Alberni in Vancouver Island is the terminus chosen for the Highway by the Highway Association. It is served locally by the finest roads in Canada—the work of the Royal Engineers.

"A good deal of light will be shed on the subject next summer when Dr. Percival, of New York, will try to win the gold medal offered to the first motorist making a continuous trip from Victoria, B.C., to Winnipeg. Unfortunately—though unavoidably under present conditions—the terms of the other allow competitors to pass through Washington and Idaho, but whatever route Dr. Percival and the other probable competitors may elect to take, the information gained re-

garding mountain motor travel in those regions will be extremely valuable.

"If any kind of road becomes practicable through any of the Canadian passes it would be one of the finest scenic roads in the world. It would be more beautiful even than the hill roads of India where the Himalayas are so huge and awe-inspiring as sometimes to be almost repellent, and better by far than the self-conscious beauty of tourist-ridden Switzerland.

"An extensive motor tour through part of the Dominion is down upon the Duke of Connaught's programme for next summer. That means that he will be smothered with dust, covered with mud and jolted into semi-insensibility over some of the worst roads and through some of the loveliest scenery in the Empire. Just consider how different it would be if we could take the King's representative—or the King himself on his proposed visit in three years' time—through the same magnificent scenery, the same wonderful country—with comfort. It is an axiom that you cannot see a country from a railway carriage; yet outside a railway carriage there is no hope for comfortable travel in present-day Canada.

A Marvellous Dream

"What a road the completed highway would be! No other country in the world could show the like. It would pass through some of the richest, most closely cultivated farming country and some of the most savagely beautiful of untamed wildernesses in the world; it would rise and fall

over the flower-crested waves of the prairie's motionless ocean; it would curve and pant and struggle upward through the Rockies till it slid winding downwards through the orchards to Vancouver.

"Four thousand miles of Canada and Canadians! Four thousand miles of the thronging traffic of a nation in the making! A walk from end to end of the Highway would be a liberal education."

The writer goes into the probable cost, which, as he points out, "all depends. At one end of the highway are four or five hundred miles of expensive mountain work—but this, as has been said, is already begun at any rate, and other sections of it will have to be constructed anyway as part of the natural development of British Columbia; in the middle, north of Lake Superior, is that difficult and costly obstacle already mentioned; and there would be other expensive bits of roadmaking here and there throughout its whole length.

"On the other hand there are nearly a thousand miles of cheap roadmaking through the prairies. And in the older provinces where it would be a question solely of reconstruction and improvement, much of the preliminary expense, survey and the like, would be saved."

Speaking of the Back to the Roads Movement, Mr. Bellasis thinks the sooner Canada yields to the modern tendency the better for her.

"Last year in Manitoba there were nearly two hundred per cent. more motor-cars than the year before. Given fairly respectable branch roads as feeders and every section of the

great main highway would be thronged with motors of farmers and city men travelling from farm to farm and town to town; with heavy motor-trucks piled high with freight of interurban commerce; with road engines and their strings of trucks taking the produce of a syndicate of farmers to market or railway."

The article is full of meaty points concerning the project, and those

who are interested in the movement should not fail to read it. There are several half-tones and a good map showing the proposed route.

Among other articles in the February *Maclean's* are "Canadian Autographs and Their Value," "The Rise of the Oyster Trust," a character sketch of Sir Charles Tupper, "Education in Reading," "Dickens Revisited," and some capital fiction.

Does the Alberta Mormon Control Politics?

CANADA *Monthly* furnishes an excellent bill of contents. Mrs. Emily F. Murphy has another interesting article entitled "Does the Alberta Mormon Control Politics?" to which she replies with an emphatic no, and backs it up with evidence

"We are informed," she says, "that these Mormons are a national menace, in that they vote exactly as they are told and that their leaders aim at securing the balance of political power." Then she tells us that after fifteen years residence in Alberta they have only one member in the Legislature. "There would seem," she adds, "to be small cause for anxious care on the part of our nation in this matter. Neither does Mr. John Woolf, M.P.P. for Cardston, appear to be unduly aggressive in claiming special privileges for his supporters, although he might with some degree of fairness be entitled so to do, in that his is the most prosperous rural constituency in the whole Province.

"As a matter of fact, from what

I have observed of Mr. Woolf in the different sessions of the Legislature, he seems to be rather a quiet man among other quiet men who tied up in the House for all the world like so many letters in a dictionary. The only idiosyncrasy about him is that you are aware that he is entitled to be called 'a saint' back home in Cardston. This seems a pity, for 'Johnny Woolf' is too much like other men to deserve so unfortunate a title. Besides, who ever saw a saint with gold teeth, a well-tailored coat, and an expansive smile?"

Mrs. Murphy supposes, for argument's sake, that these Mormon leaders do aim at political power, and asks: "Since when, pray, has ambition for political power become a graceless standard? If the question be too hard to answer, you may gain considerable data and assistance from a study of the French vote, the Methodist vote, the temperance vote, to say nothing of the Irish one

"Indeed," she says, "these witless phrases we read concerning 'grave

national menace,' or 'a pernicious political power,' are only so many striking illustrations of the effect of writing without thinking.

"But do the Mormons vote as they are told? Are they men without civic conscience—mere impersonal powers to be moved hither and thither according to the irresponsible whim of their leaders?

"This is not a peculiarity of men who live in the West—you may have noticed it. There would appear to be something in our highly ozonated atmosphere that precludes such a possibility."

Mrs. Murphy illustrates how the Mormons play fair, even at an election. In 1902 Mr. Woolf, representing the Reformers, ran against Mr. H. A. Allan, the Conservative candidate.

"This was one of the hottest and most keenly contested elections that took place in the whole Province; bishops, elders and saints fighting the issue to its ultimate ditch. The Reformer was elected in spite of the fact that the late Dr. Card, of Cardston, an ardent Conservative and the big man of the burgh, threw his whole influence against him. Moreover (and hearken well to this), Mr. Woolf's opponent was on the eve of becoming the highest church dignitary of the Mormon community. If the so-called 'hierarchy' were wont to exercise an arbitrary power over the votes of the people, this was most surely an occasion upon which they would have exercised it to the full.

"But even the defeated party acknowledged that the Mormons had played the game with a fair and understanding spirit, which fact was

vouched for on the floor of the Legislature by Mr. Robertson, of High River, the leader of the Conservative opposition."

Mrs. Murphy says the allegations so loosely bandied about concerning the Mormons "have their origin in no more substantial grounds than that childish and knock-kneed couplet

I do not like you, Dr. Fell;
The reason why I cannot tell."

Rex Croasdel contributes another of his Money-Mad Farming articles, which is quoted from in the Agriculture Section of THE BUSY MAN'S CANADA. In the next issue of *Canada Monthly* he will write on the subject of dairy products. "The Cost of Cream in Your Coffee." His article will be interesting and quite as spicy as his other Money-Mad papers. They should be read by every farmer for the moral that is in them.

As usual, this issue of the *Monthly* contains some good fiction, and is well illustrated.



"Increasing Human Efficiency in Business," is another volume from the press of the Macmillan Co., of Canada. Prof. Scott is a psychologist of the new school, in that he believes in making practical the results of the scientist's experimenting and research. Among the means of increasing efficiency which are touched upon in the volume are: Imitation, competition, loyalty, concentration, wages, pleasure, using experience, relaxation, and "the love of the game." Chapters on practice plus theory and on habit formation are of specially direct value to the business men.

Hunting Bear Near Muddy York

JAMES E. Orr, contributes to *Rod and Gun* some interesting notes on pioneer experiences just north of Toronto. One can scarcely realize that but eighty years ago the farmers of King Township indulged in the exciting sport of bear and wolf hunting. Yet Mr. Orr tells us that only thirty miles north of Toronto, or "Muddy York" as it was then called, where his parents were the early pioneers, wolves abounded and bear hunting was a common pastime.

"Many interesting narratives of these early days I have listened to," he said, "when the old people would gather together for a social visit or to assist one another in some of the laborious work of the new farms, such as chopping, logging, cradling, flailing or building the log house or barn.

"When the work was finished the pipe of peace would be smoked as the tired men would cluster around the cosy old fireplace. Toes were toasted and stories of adventure exchanged, and occasionally a sip of hot toddy that the women folk had prepared was taken.

"Whiskey was then only seventeen cents per gallon and nearly everybody drank it. It was the pure stuff and nobody appeared to have the blues as they have after drinking a few glasses of the present-day concoctions.

"During these happy gatherings story after story would be told of the hunting scenes passed through and of the narrow escapes encountered among the wild animals that so

abundantly roamed over the picturesque lands of King and the neighboring townships.

"When still quite young I accompanied some men on their rounds among their traps. These would be hidden away in some very secluded place, and as neatly as possible so as not to arouse the least suspicion. Wolves are very wary customers at best, and it was to catch them that the traps were mostly set, for they were certainly a continual source of annoyance to the early settlers.

"On one particular fall morning we hurried through the rustling leaves of the heavy bushland and visting trap after trap found many wolves caught. We soon dispatched them and, securing hide and scalp, for this is all that was of any value, pushed on into the darker recesses of the unending forest.

"To one trap we came and found in it a beautiful specimen of a swamp wolf which was not much hurt. For the excitement and fun of it, more than anything else, the men tied the big fellow's legs together with strings of buckskin. We found this no easy trick, for the wolf would snap and scratch viciously, although a wolf is naturally a coward unless encouraged to fight by its mates.

"After considerable manoeuvring we eventually got Mr. Wolf on his back and soon ran a pole between his legs and turned our tired footsteps homewards. All along our journey we would stop at the little log cabins of the settlers and proudly exhibit our trophy to the women and children,

and to fully demonstrate my courage I would put my hand on the wolf's head and carefully stroke his soft fur.

"Bears were also a torment to the original settlers. On several occasions my father and some of his brothers had their pigs carried away by bears. I can even remember when a bear came and took a hundred and fifty pound pig away to the woods with him, and while Mr. Bear and his family feasted on fresh pork in the woods, my father and his family went hungry for pork.

"Another night a two hundred pound porker met a similar fate, for he was caught and bodily lugged away, much to our chagrin and sorrow, for pork in the olden days was a staple product and much sought after by the lumber camps and other places where gangs of men were working.

"To offset the losses which had been constantly occurring among the settlers, about a dozen met one fall day and built a log hut in a dense piece of woodland, to be used specially to entrap the pilfering bears.

"It was made out of black ash logs, strongly dovetailed together at each corner, and at the foundation was about twelve feet square. Above this the logs in each succeeding tier were drawn in a trifling degree, so that when eight feet in height had been reached the hut had diminished in size until at the top it was not more than six feet square.

"This rustic enclosure made an interesting place for a bear out for a picnic to climb upon, as they are naturally brimful of curiosity. Once the bear got on top of it he would

scent the bait that had been placed inside.

"Sometimes the bait was the offal of fish, or a deer's head that had previously been thoroughly smoked by hanging it four or five feet above the fire in the old-fashioned fireplace, or a honeycomb from which the honey had been extracted. Sometimes all these things would be thrown in promiscuously and combine to make an alluring supper for a company of bears.

"After the bear had got his head poked through into the enclosure and had scented the bait, it was no trick for him to drop to the bottom. But no bear could possibly reach the exit again and once in Mr. Bear was a prisoner. I have seen bears try with their utmost strength and cunning to gain their freedom, but after reaching up nearly to the exit down they would come with a rolling flop.

"Sometimes when there would be a couple or more bears caught they would try and 'boost' each other out. One fellow would stand on his haunches while the one who was trying to escape would climb up on his back and head. But even if the top bear could get hold on the uppermost logs with his forepaws he could find no foothold for his hind legs and so, of course, he would tumble to the ground again.

"As a result of the adoption of this plan we soon cleared the township of all superfluous bears. Bear meat was used on our tables and made a very savory dish when roasted, fried or made into a pot-pie. The hides did not go to waste by any means, but were made use of in various ways, a

good many being sold to furriers."

This number of *Rod and Gun* is full of good hunting, fishing and other sporting stories. There are no less than twenty-eight contributions, ranging from "By Trail and River to Dawson," by Frank W. Feague, and "Wolf Hunting on the Prairies," to "Adventures with a Grizzly Bear: the Story of 'Old Three Legs.'"

The latter is told by J. L. Pearson, a big game guide in British Columbia. Pearson has already encountered Old Three Legs several times, has treated him to sundry doses of lead, and knows that others have; yet Three Legs still travels, though Mr. Pearson says he hopes to be in at the final killing.

Monopoly—A Step Towards Socialism

THE apparent growth of Socialism, as evinced by the late elections, lends significance to the attitude of the Socialists toward what is commonly termed Big Business. With a Republican President enforcing the Sherman Law, with a Democratic House of Representatives bemoaning monopoly, we are witness to the spectacle of Socialism fondly defending the Trust. Charles Edward Russell, erstwhile Socialist candidate for Governor of New York, in his recent book ridicules "Dr." Sherman's panacea for economic troubles and boldly champions monopoly.

Mr. Russell regards as inevitable our present industrial combinations and regards the trust formation as a step toward socialism.

Before long, he admits, under the present conditions, we will all be hired men of some Interest. The purpose of our employment will be to increase the fortunes of Mr. Morgan, Mr. Rockefeller or some other man already rich.

"How would it do," he asks, "instead, to be the hired men of the com-

munity, and to have for the purpose of our employment the profit of the Common Good?"

The Hen and the Worm.

The next inevitable step, he claims, will be Business (with a capital B) conducted for the communal profit instead of Business conducted for private profit. Meanwhile he watches the growth of the trust with the benign interest of the hen for the worm.

Mr. Russell has whatever faults come from years of diligent "muck-raking" for the magazines. His favorite colors seem to be yellow and blue, and he must be read, as all of us must be, with allowance for temperament.

Thus, in a sentence evidently written before certain recent court decisions, he informs us that the Standard Oil Company would "never" be dissolved. Even "straining his imagination to the utmost" he was unable to conceive of such a thing. He tells us also that meat inspection is a jest, and facetiously assures us that a friend of his is writing a "comic

opera" on the enforcement of the "pure food law."

Nevertheless this valiant Socialist writer is often suggestive, always vigorous, and attempts to be just to individuals. Our economic troubles he ascribes to conditions, not men. The public, he tells us, must always blame some bogeyman for its misfortunes. We seem to be afflicted on all sides with a plague of bad men, bad men in our public affairs, in our municipalities and in our Business.

Bad Men are Numerous.

Bad men, he adds, seem to be wonderfully numerous in America, and, if it be true, as we are occasionally assured, that the product of one hundred and twenty-two years of their institutions is a race of men peculiarly and atrociously wicked, the only thing to do with their venture in human government is to sink it. But men are not so bad as they are painted; they are merely the victims of conditions.

The present United States Government, thinks Mr. Russell, is government by Business under the guise of democracy. If they would only drop the guise and freely admit the supremacy of Business, there would be less need of hypocrisy and corruption.

Individuals, as well as banks and corporate bodies, are, in his opinion, habitual law-breakers, and not only *are*, but *must be*. Nothing is gained therefore by sending men to jail. Jail cannot change inexorable conditions. If all bankers were sent to jail tomorrow their successors would continue to conduct the banks in the same way and not in another; because in this way alone can banks be conducted.

"As for putting people into jail, suppose, for the sake of example, we were to seize the three persons at the head of the great packing houses of Chicago and imprison them for life. Suppose we were to put into jail with them all the managers, submanagers, superintendents, clerks and foremen. How would that reduce the price of meat? It might possibly increase the price, because, for a time, it might make production more difficult; but it could never reduce the price. The great Armour establishment would have to go on if Mr. Armour were in jail; the great Swift establishment could not stop if all the Swifts and Morrisises in the world were locked up. They would go on and go on exactly as they go now, and the prices they charged would be then, as now, independent of the will of any man, and produced by great economic causes that were first great economic results of other great causes."

Are All Canadians Poets?

In an article in the Methodist Review, Mr. Newton MacTavish, editor of the *Canadian Magazine*, develops the original thought that all Canadians are poets, perhaps not consciously so, but nevertheless poets. His view is that one cannot live in

Canada without being responsive at least to poetic sentiments and moods. After this preface, Mr. MacTavish asks: "Why? Why is Canada a land of poets?" The answer follows: Because nowhere in the whole Dominion can one get away from the sea.

or at least from the moods that the sea and its tributaries impart.

Much of the best verse had its origin on the Bay of Fundy, along the Atlantic Coast, in the Maritime Provinces. Thence came Bliss Carman, Charles G. D. Roberts, Lockhart, and they have exercised a far reaching influence on recent Canadian literature.

Ascending the St. Lawrence we encounter the work of Frederick George Scott, Duncan Campbell Scott and Louis Fréchette. Mr. MacTavish might have mentioned the late Dr. Drummond, some of whose Habitant verses describe life on the great river.

The Lachine Rapids inspired Tom Moore's famous "Canadian Boat Song," and also a fine poem by Charles Sangster. The Great Lakes region produced Archibald Lampman and William Wilfred Campbell. The latter's "Lake Lyrics" strike perhaps the high notes of Canadian poetry. Arrived at the head of Lake Superior, the final source of the St. Lawrence water system so tersely and yet beautifully described by Thoreau, Mr. MacTavish still grips his theme firmly. "In order," he says, "to trace further our impulse of the sea, we must fare westward again until we reach in the words of the poet, Charles Mair:

"The Prairie realm, vast ocean's
paraphrase.

The simile cannot but appeal to anyone who knows the infinite rolling plains in all their changing lights and moods.

To some extent Arthur Stringer, E. Pauline Johnson and J. D. Logan have caught this inspiration of the West. Isabel Ecclestone Mackay's

later verses reflect the fact that they are written in sight of the Pacific.

Though writing up to a deliberately selected objective, Mr. MacTavish has made out an interesting case. At any rate, as he says, "the poetry of Canada has been pre-eminently the poetry of nature. It is with the elements of nature that Canadians mostly have had to conspire, and they have seen in sea and lake and river and stream and mountain and hill and sky those forces and those beauties against which they also have had to contend."

A MOST VALUABLE PUBLICATION

The 1912 issue of the *Canadian Almanac*, which forms the sixty-fifth of the series, is unusually valuable and is indispensable to every office and library in the Dominion. Many of the lists and tables given are not to be found elsewhere, and in no other volume can so much information about Canada be found in so small a space.

The *Canadian Almanac* has been published continuously since 1848. It contains among other things: Tide tables, Halifax, Quebec, St. John; complete customs tariff; weights and measures and exchange tables; banks, with branches and names of managers; full Canadian militia list; postal information; complete list of post offices, with railway on which located, or nearest railway station; list of newspapers published in Canada with their circulation and politics; names of titled Canadians; Dominion and

Provincial Government, and names of officials; foreign consuls in Canada; complete clergy list, all denominations; legal and judicial information; county and township officers; bank and other stocks, showing dividend and highest and lowest prices at which sold.

FEBRUARY ROD AND GUN

"Wild Duck Conservation," by Frank Hyde, formerly editor of *Out-door Canada*, is the leading number in the February issue of *Rod and Gun* in Canada, published by W. J. Taylor, Limited, Woodstock, Ont. No sportsman interested in the preservation of this important species of our wild fowl should fail to procure a copy of the February number and read this article from first to last.

A fascinating tale is that which has been contributed by Martin Hunter, the well known writer who spent forty years, from 1863 to 1903, in the service of the Hudson Bay Co. The story which is entitled, "A Tragedy which Caused the Siege of Fort Ellice," deals with the rash act of an employee of the company, by which the passions of the Indians were inflamed and the lives of all in the fort endangered, and the subsequent diplomatic handling of the red men by the Factor.

Fox Farms in Prince Edward Island, A Holiday Trip in the Lil-looet District, British Columbia, A Moose Hunt on the Preserve of the Shawinigan Club, Quebec, and other

articles serve as interesting reminders of the representative character of this sportsman's publication.

MONETARY TIMES ANNUAL

The Annual Review number of the *Monetary Times* for 1912 is a volume of 178 pages, and is packed from cover to cover with most valuable information for the financial man and the investor, and the business man whose operations are on an extensive scale. It covers every conceivable phase of Canadian development from bank statistics to the moving of the crops. An interesting feature is the autographed messages of the ten Premiers of the Dominion, in which they refer to the progress of 1911 and the outlook for 1912. The proprietors of the *Monetary Times* are to be congratulated on the excellence of their production, which bears evidence of careful and conscientious preparation.



Discount on American Bills

In order to discourage the circulation of American National Bank bills and silver certificates in eastern Ontario, the Postoffice Department at Ottawa has issued an order to postmasters instructing them to charge a discount of one-half per cent. on all such money presented at their offices.

The action is due to the refusal of the Bank of Montreal to accept large deposits of American bills from the department.

An Interesting Opportunity

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HALF a mile from Yonge street.
Electric cars. 190 acres of
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THE PRICE at which this can be
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proposition, well worth considering.



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Progress and Development OF THE TOWNS AND CITIES

Correspondents of "The Busy Man's Canada" report great developments and growing prosperity all over the Dominion. Wonderful expansion in the Middle West. Prairie cities have gone ahead during the past year with amazing strides. New factories going up everywhere. Great increases in building, banking, assessment and population figures.

Abbotsford, B.C.

The town is on the line of the Vancouver, Sumas & Seattle Railway, 48 miles from Vancouver. C. P. R. and G.N.W. Telegraph. Dominion Express. Bell and rural phones. Public and High Schools and Opera House.

Abbotsford wants furniture factories and wood-working plants. There is an abundant supply of choice material in the adjoining forests which can be had at low rates. Write the secretary of the Board of Trade for full information. A sash and door factory would certainly be an extremely profitable enterprise. There are also openings for a milliner and a watchmaker.

The principal industries operating here are brick and tile works, several saw-mills and safety powder company. New coal mines are being developed. Electric light and power are supplied by two large power companies at 15 cents.

The population is 600. Assessment roll, \$250,000. Tax rate, 3½ mills. The Royal Bank is under the management of A. S. Morley.

Municipal officers are: J. J. Sparrow, Mayor; W. J. McCallum, Clerk.

Chas. Hill-Tout is President of the

Board of Trade; J. W. McCallum, Secretary.

The annual agricultural fair is held in September.

Antigonish, N.S.

On the Intercolonial Railway, 146 miles West of Halifax, 130 miles from Sydney.

There are good openings here for manufacturers, where exemption from taxes, water rates and other considerations would be an advantage. There are excellent shipping facilities, local, rural and long distance telephone, Western Union and C.P.R. telegraph.

The population is 2,000; assessment, \$473,480; tax rate, 20 mills.

There are eight miles of town streets, five miles of sidewalks, public, high and separate schools, convent, university, public works buildings, court house, county buildings, Celtic hall, theatres, club room, billiard halls, and one of the best hotels in the Province.

Electric light and power are owned by a private company; the water supply gives 40-lb. pressure in the hydrants. Ample fire protection, with hose reels,

etc., under Fire Chief W. S. Copeland; Chief of Police is Jno. McDonald.

The convention of the Nova Scotia Union of Municipalities will take place here in 1912.

Banks are, Nova Scotia, managed by E. F. McNeil; Royal, F. St. C. Harris, and Commerce, W. H. Harrison.

The Mayor is D. McIsaac; Town Clerk and Treasurer is D. C. Chisholm; Town Engineer, S. A. Hulbert; Postmaster, Alex. MacKinnon.

Asquith, Sask.

Asquith is 448 miles north-west of Portage la Prairie, on the Saskatoon and Edmonton branch of the C.P.R. The G.T.P. also serves the town.

There are openings here for a lawyer, a veterinary surgeon, a brick plant and a machine shop. For particulars of the concessions made to new industries, write the Secretary of the Board of Trade.

A 150-barrel flour mill, and 25,000 bus. elevator have just been completed. There are public school, town hall, exhibition buildings, hotel, C.P.R. and G.T.P. telegraph, and Government phones, fire protection includes gasoline fire engine, and equipment in charge of F. J. C. Dingwall, Fire Chief.

The population is 437; assessment, \$475,000; and tax rate, 18½ mills.

The Union Bank is under the management of H. G. Parrott. C. L. Mather is President Board of Trade; R. Saunders, Secretary and Town Clerk; J. G. Laycock, Secretary Board of Trade.

Athabasca Landing, Alta.

A flour mill and a brick yard would be welcomed here. Fuel is plentiful and cheap.

Athabasca Landing is 75 miles north of Edmonton, on the Athabasca River, 1,650 ft. above sea level; from this point navigation extends through Clare Lakes and Mackenzie River to the Arctic Ocean. The Northern Transportation

Co. attend to the freight and passenger traffic.

Jas. H. Wood is President of the Board of Trade; A. L. Sawle, Secretary; C. E. Naucekeville, Sec.-Treas. of the town.

The Imperial Bank (managed by A. L. Sawle) and Royal Bank (managed by J. M. Howley) attend to the financial wants of this district.

There are public schools, public hall, theatre, hotel, large sawmill and lumber industries, Government telegraph system. Town water supply from Athabasca River will be installed next season.

Population, 550; assessment, \$250,000; tax rate, 21 mills.

Belleville, Ont.

Among the many industries here already are lock works, shirt factories, flour mills, foundries, rolling mills, brewery, evaporator, marble works, mattress factory, pork factory, canning factory, boat building, woollen mills, cement works, carriage works, paper mills, machine works, furniture factories, distillery, vinegar works, stone quarries, brick works, tannery, tinware and lanterns, planing mills.

Belleville is a busy manufacturing centre as well as a summer resort. Its speckled trout and maskinonge fishing is unexcelled. Fifty miles north is the deer country, the delight of the hunter.

The surrounding country is noted for its minerals (iron, gold, asbestos, lithographic stone, corundum, arsenic and lead), and rich farming and fruit lands. New manufacturing industries would be welcomed by the town and suitable concerns would be granted fixed assessment for 10 years, and free site with cheap power.

The banks and their managers are: Union, J. P. C. Phillips; Dominion, J. W. Murray; Standard, Jno. Elliott; Montreal, R. Tannahill; Commerce, C. M. Stork; Merchants, H. Sneyd.

Transportation facilities are Grand

SETTLERS WANTED

IS YOUR CITY looking for New Business—New Settlers? Are you going after the 1912 Business, or are you going to let the OTHER CITY have it?

Some places are Born Dead, some Achieve Death, and some have slow Death thrust upon them by their live neighbors, who sleep with one eye open, rise betimes, Advertise, and work Like Sixty for population, six days a week and one more,

Some places don't realize it yet, but the town that gets the population is the town that advertises.

Advertising inspires confidence in the Man on the Move. He knows the town that advertises is no one-horse affair, but is alive and progressive and a good place to go to.

There is nothing mysterious about advertising. The same power that draws you towards the advertiser of merchandise draws people towards centres.

Look at Winnipeg!

A well-known newspaper man was talking to a farm laborer on the Dartmoor Hills, who had never been farther from his own fireside than the nearest village. He spoke of Canada. "That's where I came from," said the scribe. "Oh, yes," drawled the Devonian, "I've heard tell o' Canadey—it's somewhere near Winnipeg, ain't it?"

Persistent advertising has made Winnipeg as well known abroad as Canada itself.

There is no better medium to carry your story to the Intending Settler than the BUSY MAN'S CANADA. It contains the kind of information that Settlers and Investors are looking for.

Try an ad. for a while. You'll be surprised at the results.

BUSY MAN'S LIMITED,

Phone Main 1191

79 Adelaide St. East, Toronto

Trunk Railway (main line and Midland division), connections with C.P.R. and steamboat lines, giving regular connections with Canadian and American ports. Its splendid harbor is well patronized.

There are two daily newspapers, opera house, Y.M.C.A., hospitals, city home, county home, Government assay office, Deaf and Dumb Institute, colleges, fifteen churches, public, separate and high schools, business colleges, public library, municipal water, gas and fire department and sewerage systems, custom house and armouries, Bell and rural phones, G.N.W. and C.P.R. telegraph.

Electric power 18 and 20 dollars per H.P., 24-hour service. The sidewalks are mainly concrete.

The President of the Board of Trade is W. B. Deacon; Secretary, W. N. Ponton; Mayor, H. W. Ackerman; Clerk, W. C. Mickel; Treasurer, D. Price; Engineer, J. G. Lindsay; Postmaster, D. R. Leavens; Fire Chief, W. H. Campbell; Chief of Police, Jno. Newton.

The population is 10,440; assessment, \$4,946,817; tax rate, 26½ mills.

The leading hotels are: Hotel Quinte, Balmoral, City, Crystal, Dominion, Queens, Anglo-American, Hastings, Windsor.

Two new schools are being built at a cost of \$95,000.

Berlin, Ont.

The new City Council started business for 1912 with about \$10,000 in the treasury, \$9,000 of which will be applied toward keeping down the tax rate for this year. \$7,100 will be paid by the Light Commission out of the profits of the light and power plant for 1911 to the town treasury. This is equivalent to one mill of assessment.

During 1911 the Berlin & Waterloo Street Railway carried 794,814 passengers, an increase of 87,122 over the previous year.

Berlin is in the heart of the western peninsula of Ontario, on the Grand

Trunk Railway. Also C.P.R. connections by electric street railway, six miles of which are within the corporation limits and electric railway to Galt, Hespeler, Preston, Brantford, Hamilton, etc. There are five public and one separate school, collegiate institute, colleges and business colleges. Town hall, Carnegie library, county buildings, theatre and three amusement halls. Bell phones, G.N.W. and C.P.R. telegraph, Canadian and Dominion express.

W. H. Schmalz is Mayor; E. Huber, Treasurer; A. H. Millar, City Clerk; Hubert Johnson, City Engineer; J. A. Scellen, President of the Board of Trade; W. M. Lohead, Secretary; Chas. Niehans, Postmaster.

Phone 665.

D. & N. Gross, Props.

The Gross Garage and Electrical Company

ELECTRICAL CONTRACTORS

Dealers in Automobiles and Electric Supplies

All kinds of Automobile and Electrical Repairing
a Specialty

BERLIN, ONTARIO

Birtle, Man.

A new flax mill is just about completed.

There is plenty of trade here for a good grist mill, a foundry and a machine shop. The town is liberal and good terms can be arranged with suitable parties.

There are public school, town hall, hotels and boarding houses, Government and Municipal phones, C.P.R. telegraph, gas plant owned by the town, cement and board sidewalks, eight miles of gravel streets, municipal buildings and Andrew's Hall.

The Union Bank is under the management of R. H. Parsons.

E. J. Wilson is Mayor; J. C. Dudley, Sec.-Treas.; W. H. H. Wood, Postmaster; H. A. Manwaring, Pres. Board of Trade; Jno. Patterson, Secretary.

The population is 600. Assessment, \$500,000; tax rate, 25 mills.

Blackfalds, Alta.

Blackfalds is situated on the C.P.R., 106 miles north of Calgary, 12 miles north of Red Deer, on the Calgary and Edmonton branch of the C.P.R. There are three churches, public schools, public hall, hotel, electric light and power, Government telephone, local and rural, C.P.R. telegraph.

They want here a druggist, a doctor, an up-to-date general merchant, a sash and door factory, a starch works, and a cement block factory.

The overseer is A. J. Shular; Sec.-Treasurer, Jas. McNicol; Postmaster, W. Waghorn; President Board of Trade, L. A. Hill; Secretary, W. McNicol.

The population is 150; assessment \$171,400, with a tax rate of 10 mills.

Fire protection is volunteer brigade; Chief of Police, A. J. Collicult.

Bounty, Sask.

Bounty is on the C.P.R. 15 miles west of Outlook and 135 miles north-west of Moosejaw. Population, 150.

They would welcome a general store here, also a veterinary surgeon, a lawyer and a restaurant.

President of the Board of Trade is C. Sutton; Secretary, Jos. Kennedy; Mayor, H. H. Davidson; City Clerk, F. Bishop; Postmaster, D. W. Gordon.

The Union Bank is managed by F. N. Mundell, and Commerce by J. P. Kennedy.

Three implement agents, two lumber yards, two livery barns, foundry and a good hotel. C.P.R. telegraph.

Brandon, Man.

Messrs. Coltman & Master write the "Busy Man's," Canada, as follows:

"The year that has just closed has seen a new era begun for our city, with many new and important works begun that make for a bigger and a better Brandon. The year 1912 will see an immense increase in the outside money that will be invested by capitalists for specu-

lative as well as commercial purposes, as Brandon is fast becoming known the world over. 1912 will in all likelihood see the greatest building expansion the city has ever experienced.

"New schools, business blocks, churches, residences, etc., have been springing up in almost every quarter of the city, making a most creditable record and showing what complete confidence financial institutions, railway corporations and others have in the future of Brandon. We have it on reliable authority that both the Canadian Northern and the Canadian Pacific Railways contemplate hundreds of thousands of dollars worth of expenditure upon improvements to their large terminals, made necessary by the tremendous expansion of their business here.

"Real estate has been very brisk during the past few weeks. Some of the more important deals are recorded below:—

"Brown & Mitchell purchased the property immediately east of their store for \$23,000, a trifle over \$12 a foot front. The south-east corner of Pacific Ave. and Tenth St., 50 x 100 feet, was sold for \$20,000. A syndicate of business men, believed to be backed by English capital, purchased the farm of D. W. Shaw for \$38,000. The local lodges and chapter of the A. F. & A. M. purchased a property 75 x 120 feet on the corner of 8th St. and Lorne Ave. for \$10,000, on which it is intended to erect a combination Masonic lodge room and apartment block.

The Commercial Bureau has received many enquiries from firms with a view to locating in Brandon. A big English concern will probably erect a building worth \$125,000 here. A few concessions are being asked from the City Council which will likely be granted, and the transaction should be concluded shortly.

The Assisted Passage Association have received five applications for the transport of twenty-eight people, thus keeping up and improving on its good work.

Clearing house returns for December, 1911, were \$3,383,992, as against \$3,032,924 for December, 1910.

The population is 15,000; assessment, \$9,573,740; tax rate, 21 mills.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c per M. watts. Water is supplied by Assiniboine River. Good sewerage system.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, R. E. Speakman; Pres. Board of Trade, J. Willmott; Secretary, O. L. Harwood; Postmaster, Kenneth Campbell.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants, J. S. Willmott.

The volume of trade transacted here is indicated by the following statistics of bank clearances:

*For 9 mos. ending Dec., 1910.	\$21,278,869
For October, 1910	2,747,645
For October, 1911	2,702,675
For 10 mos., ending Oct., 1911.	22,169,806

*Nine months only. Clearing House was established April 1st, 1910.

Brantford, Ont.

Brantford has recently paved its streets to a very large extent. Also putting in sewers. Two more companies have recently located here, viz., Brandon Shoe Co. (capital \$40,000) and Crown Electrical Mfg. Co. (\$100,000).

The City of Brantford has a strong and well-organized Board of Trade, and

has appointed Mr. Jno. S. Dowling as Industrial Commissioner, for the purpose of assisting and encouraging industrial developments. There are already more than 60 factories established, and the number of hands employed exceeds 6,000, with an annual pay roll of \$2,500,000. There are numerous factory sites available for manufacturing purposes, either on or off the railways, as required. Brantford is unequalled in shipping facilities, and besides being a great manufacturing centre is a very pleasant place to live in. Power and fuel are cheap, natural gas is used throughout the city, and Niagara electric power is delivered in unlimited quantities.

Population 25,000. Tax rate 22½ mills.

There are openings for almost every kind of manufacturing plant, and the city offers very liberal inducements. By writing the Secretary of the Board of Trade, Mr. Jno. S. Dowling, full particulars may be obtained. Metal workers of various kinds are in demand.

Electric power is supplied by Dominion Power & Iron Co. at \$18 to \$22. Gas is supplied by a private company at 40c for light and 35c for power.

There are 10 miles of street railway, 7 miles paved streets, and concrete sidewalks. Grand opera, Wycliffe Armoury, six public schools, one collegiate, business college, city hall, post office, six up-to-date hotels, C.P.R. and G.N.W. telegraph, Bell, local and rural phones.

The fire equipment is complete, having two stations in charge of Fire Chief D. J. Lewis; Chief of Police, Chas. Slemin.

Market days are Tuesday, Thursday and Saturday.

City Officers are: Geo. S. Matthews, Pres. Board of Trade; Jno. S. Dowling, Secretary and Industrial Commissioner; R. A. Rastell, Mayor; H. F. Leonard, City Clerk; A. K. Bunnell, City Treasurer; T. Harry Jones, City Engineer; W. G. Raymond, Postmaster.

The following are the banks with their managers: Bank of Nova Scotia,

F. J. Mabon; Imperial, H. T. Watt; Bank of Hamilton (2), B. Forsayeth and G. S. Smyth; British North America, G. D. Watt; Bank of Toronto, A. S. Towers; Standard (2), W. C. Boddy; Montreal, A. Montizambert; Commerce, H. W. Fitton.

The bank clearances show:—

Amount of clearings for Oct.,
 1911\$ 2,210,425
 Total for 10 months, ending
 Oct., 1911 22,128,426

Building permits,—

Year 1909 439,335
 Year 1910 681,030
 1st 10 mos. 1911 555,660
 1st 10 mos., October, 1910 519,130
 1st 10 mos., October, 1911 555,660

Bridgewater, N.S.

Bridgewater wants some new industries, such as foundry and machine shop, boat building, furniture and wood-working establishments, fruit and canning factory. The Secretary of the Board of Trade will explain the advantages to be obtained here.

The President of Board of Trade is Dr. D. Stewart, M.P.; Secretary, P. G. Hall; Mayor, Robt. Danson; Clerk, J. A. Curll; Postmaster, W. C. Hunter.

The population is 2,500; assessment, \$12,198; tax rate, 155. There are good public and high schools. Telephone, local and rural, operated by Nova Scotia Telephone Co.; Western Union telegraph; municipal electric power and light, generated by water power; water supply from two large lakes.

The principal industries are lumber, confectionery and biscuits, waggons, gas engines.

The banks and their managers are: Royal, P. G. Hall; Montreal, H. H. Archibald; Commerce, E. C. Grundy.

Broadview, Sask.

Broadview offers the opportunity to land seekers to obtain land just north of the town which is now in the market,

having been reserved by the Government for some years past.

This is an ideal country for horse breeding, grain growing, or the general agriculturist. The Government Remount Station is here where choice horses are bred.

Broadview is a divisional point on the main line C.P.R., 266 miles west of Winnipeg. Handled last season through its three elevators (capacity 90,000 bushels) 173,000 bushels of grain, and the stock yards shipped 300 cattle and 350 horses. There are seven miles of track in the C.P.R. yards here. The C.P.R. monthly pay roll exceeds \$10,000.

The population is 1,000; Assessment, \$453,424; tax rate, 17 mills. A. L. Brown is Mayor; A. Sinclair, Treasurer and Clerk; R. G. Wilkinson, President Board of Trade; H. W. Macdonald, Secretary; A. L. Brown, Postmaster. There are schools, churches, hotels, fire equipment, C.P.R. pipe line, hydrants, Government phones, local, rural and long distance. C.P.R. telegraph, Dominion express.

The Imperial Bank, under the management of R. S. Wilkinson, attends to the no small money transactions of this busy town.

Brock, Sask.

Brock is 20 miles east of Kindersley, on the Calgary section of the Canadian Northern. Population, 300. Assessment,

There are openings here for a dentist, a lawyer and a tailor. Inducements will be offered for the location of a good flour mill at this point.
 \$250,000.

Industries locating here will find cheap fuel from the mines, which are now in operation.

The President of the Board of Trade is J. W. Tackaberry; Secretary, E. E. Mackay.

Town officials are W. E. Bailey, W. J. Gordon, J. R. Ward, Postmaster.

The Northern Crown Bank is under the management of E. M. McKay.

Burnaby, B.C.

The municipality of Burnaby joins Vancouver on the east and extends from Burrard Inlet to the North Arm of the Fraser. Its area is 38 square miles, population 8,000, and assessment for 1910 \$18,500,000. The tax rate is 10 mills on the dollar on improved property and 18 mills on wild land. It was the first community on the coast to adopt single tax, to the extent of exempting all buildings and other real estate improvements from taxation. This it has done ever since its incorporation seventeen years ago.

The municipality is now expending \$500,000 on roads, \$350,000 on water-works, and \$86,000 on school sites and buildings. On June 30 last there were 103 miles of roads and 38 miles of side-walks.

Burnaby has two and three-quarter miles waterfront on the North Arm of the Fraser, which is being deepened to accommodate deep-sea shipping. There are fourteen miles of electric railway within its boundaries. The C.P.R. and G.N.R. lines cross it. Telephone and electric light and power services are available in every part of it.

The soil of Burnaby is very rich, like that of most of the Fraser Valley, and capable of producing a great variety of crops, including many varieties of small fruits.

Calgary, Alta.

The building development during the year has exceeded the most sanguine expectations of the building inspector. The value of the buildings erected here this year has reached \$12,907,638. The number of permits issued was 2,169. The increase over last year is 130.9 per cent.

Following are the comparative figures for 1910 and 1911:

	Value of buildings.	No. of permits.
1910	\$5,589,594	1,499
1911	12,907,638	2,619

It will be seen by the foregoing figures

that about twice the amount of building was done here this year than last year.

The Canadian Pacific Railway shops coming to Calgary was the biggest event of the year 1911, and the next biggest was the coming to this city of the Dominion Steel works.

The C. P. R. shops will cost \$2,500,000 and will employ 2,500 citizens.

The biggest event for Calgary for 1912 at present looming on the horizon will probably be the entrance of the new lines of the C. P. R., C. N. R. and G. T. P., and the erection of their roundhouses, hotels, freight sheds and office buildings here.

Bank clearings for the past year show a gain over the total of the previous year of \$66,536,848, and total \$217,215,879. The total for 1910 was \$150,677,031.

Every month last year, in fact, since the Calgary street railway commenced operation, the city officials have been boasting of the large increase in the receipts. For the month of January, 1912, the receipts just doubled the same period in 1911. The figures are: January, 1911, \$18,920; January, 1912, \$37,439.

Last April a committee of the Board of Trade canvassed the city for funds for municipal advertising, raising \$6,200. An industrial commissioner was engaged to advertise the advantages of Calgary. Towards October it was found that the amount raised was not nearly sufficient, and a fund of \$100,000 was raised. The subscribers formed a separate association and title name, "Calgary Industrial and Development Bureau," which is now carrying on the work which was started by the industrial committee of the Board of Trade.

The Dominion Bridge Company have announced that they will build shops in this city, work to begin this spring, and the factory to employ about 500 hands to begin with. Eighty acres of land have been secured by the company for a site. The plans will probably be a duplicate of the Dominion Bridge Company's plant in Winnipeg.

The New City Clerk, Mr. John Miller,

of Winnipeg, has had extensive experience in municipal affairs in that city. There were 21 applications for the position. The salary is \$2,400 a year.

In order to enable the farmers of Alberta to sell their produce direct to the consumer, the Farmers' Co-operative Company will open a store in Calgary. The organization already has five stores in operation in Alberta. A storage plant and sales depot are being established in Calgary, where potatoes, poultry and vegetables will be sold. Later on a general store will be opened.

The Canadian Equipment and Supply Company, which is piping gas from Bow Island to Calgary, has placed an order for steel pipe and couplings costing about \$3,000,000. It will take 2,800 cars to transport it. The order was filled in the United States.

Since the exact location of the C. P. R. shops has been settled, an impetus has been given to real estate transactions in south-east Calgary, and any acreage in the immediate neighborhood of the C. P. R. Industrial Division has been eagerly bought up. One of the largest recent deals was about 400 acres on the south-west side, purchased by F. C. Lowes, of Calgary, one of the best-known real estate brokers in the West, for \$775,000.

The Vegreville-Calgary branch of the Canadian Northern Railway is now within measurable distance of completion into Calgary. It is expected that orders for preliminary work on the depot site will be received by the date of this issue, and it is reported that an official announcement has already been made in Winnipeg that the C. N. R. will erect a \$1,000,000 hotel near their Calgary depot.

\$100,000 blocks are becoming quite common in Calgary in these days, and another six-story block with a 50 ft. frontage, and to cost a similar amount, is to be erected on 7th Avenue, between 1st and 2nd Streets East, adjoining the Beveridge-Travis 5-story block of 150 ft. frontage, just completed, while the Hudson Bay Store and two other large blocks on the corners of 1st Street West to be

also constructed, will tend to draw a considerable amount of traffic and business to 7th Avenue.

The population is now conservatively estimated at 55,000. Assessment, \$53,747,600. Tax-rate 14½ mills.

Many improvements have been recently added to the city. A \$300,000 City Hall, \$150,000 Carnegie Library, \$100,000 Central Fire Hall, Power House Station costing \$100,000. Ten new business blocks valued from \$160,000 to \$250,000. Twenty-two additional miles concrete sidewalks, 12 miles more street paving.

The erection of C. P. R. hotel is now in progress, which will cost \$1,500,000. Also Sherman's Theatre, \$250,000, and three other hotels (average \$150,000 each). A sewage disposal plant is being put in.

P. Burns & Co., Cushing Bros., and about 45 other manufacturing concerns all report excellent business.

A number of companies located here last year, some of them being, Gordon Nail Works (\$150,000), Alberta Sewer Pipe Co. (\$100,000), Alberta Pressed Brick Co. (\$200,000), C. P. R. establishing Western Car-shops, employing 3,000 men, involving an expenditure of \$4,500,000.

There is a good opening here for nearly every line of business. They would welcome wholesales for books, stationery, novelties and millinery. There are special opportunities for manufacturers of boots and shoes, bags, binder twine, brushes and brooms, butter, cheese, furniture, farm machinery, gelatine products, linens, paints and oils, ready-made clothing, shirts and overalls, starch products, stoves and furnaces, straw paper, tar and building paper, tanned leathers, woodenware and woollens, and beet sugar.

There is plenty of employment for skilled workmen, particularly in building lines. The City offers very attractive inducements such as: exemption from taxation until 1918 (where at least 25 men are employed), power, light and water, and industrial site, at cost. To

ascertain the numerous advantages in locating here write the Secretary, Board of Trade, Mr. Wm. H. Willson.

The principal public buildings are Paget's Hall, Sherman's Rink, Shriners' Hall, Exhibition Auditorium, Sherman's Theatre, Lyric Theatre and Empire Theatre. There are twenty-three Public Schools, built at a total cost of \$1,250,000, and four new schools were built in 1911; also three Separate Schools, High School and Provincial Normal School, Western Canada College, Mount Royal College, St. Hilda's College and Bishop Pinkham College. University buildings are to come next, and \$1,000,000 has been already subscribed for the purpose. Work starts in the spring. 1,800 new residences and office blocks have been completed this year. Total building returns exceed \$1,500,000 for the year. There are eight good hotels.

There are 150 miles of streets, 20 miles macadam, granitoid, creosoted wood block and asphalt pavement; 75 miles concrete walks, and 60 miles board walks; 40 miles street railway, C. P. R. telegraph, Alberta Government telephones.

The Calgary Power Co. supplies the city with electric power; privately owned gas plant supplies at \$1.35 per thousand cubic feet. By August 1st, 1912, fifty million cubic feet of natural gas will be available per day at 15c. per thousand cubic feet.

Water is supplied by gravity system from Elbow River, 12 miles above the city. Reservoir capacity, 16,000,000 gallons; 200 miles water mains, 7,000 connections.

Calgary has a most efficient and up-to-date fire equipment, consisting of steam engines, hose wagons, 2 double chemicals, hook and ladder trucks, motor, 9,500 ft. hose, etc. In fact, everything necessary for the protection of a large city. A new \$1,000,000 central fire headquarters is to be completed in the near future. Fire Chief is Mr. Smart, and Chief of Police Thos. S. Mackie.

Calgary Industrial Exhibition, held during the first week in July, secures an attendance of 100,000 visitors.

The Mayor is Jno. W. Mitchell; City Clerk, W. D. Spence; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is T. J. S. Skinner, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial (2), A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearstoe; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Complin, E. M. Saunders; Merchants (2), E. W. McMullen and W. S. Bragg.

The increasing volume of Calgary's trade is indicated by the following figures of bank clearances:

For the full year 1910	\$150,677,031
For month of October, 1910...	12,796,081
For month of October, 1911...	20,874,277
For 10 mos. ending Oct., 1911.	172,997,450

The enormous strides in the building activity of the city is shown by the subjoined statistics of building permits:

Full year 1909	\$2,420,450
Full year 1910	5,589,594
1st 10 months, 1911	11,664,138
October, 1910	568,290
October, 1911	803,160

BUILDING SITES

for sale in the heart of the industrial district of

CALGARY

Suitable for warehouses and manufacturing plants. Undoubted bargains. Remember that Calgary keeps on growing. Prices from \$100 to \$200 per lot. Private funds loaned at 8 per cent.

G. S. WHITAKER & CO.

Financial, Real Estate, and Fire Insurance Brokers

CALGARY - ALTA.

E. Hart Nichols

H. P. Otty Savary

Nichols & Savary**Barristers, Solicitors, etc.**

CALGARY CANADA

Campbellton, N.B.

The principal industries are wood-working factory, foundry and machine works, and lumber mills.

Campbellton would welcome new industries, especially furniture, small woodenware, boots and shoes. The town offers exemption from taxation and financial help. There are good openings for fresh fish, poultry and farm produce exchange with cold storage. An up-to-date store would do a good business.

The population is 4,300; assessment \$30,000; tax rate, 1.65.

International Railway of N. B. and Intercolonial Railway and tide water navigation afford transportation.

There are 15 miles of streets and 12 miles of sidewalks; custom house, post-office, grammar and high schools, opera house, G. N. W. Telegraph, New Brunswick Telephone, electric light, 10 cents per K.W., electric power, 5 cents per K.H.

The new 16-inch water main and new electric power plant are just completed.

A. McG. McDonald is Mayor; S. H. Lingley, Treasurer; J. F. Reid, Clerk; R. J. S. Sly, Engineer; A. D. McKendrick, Postmaster; Jno. Harquail, President Board of Trade; J. T. Reid, Secretary; W. J. Christie, Fire Chief; C. W. Hughes, Chief of Police.

There is a good demand for labor in building trades.

Cardstone, Alta.

Cardston would welcome a brick-making plant, for which there is a good opening.

The population is 1,250. Assessment \$673,755. Tax rate, 25 mills. Ten miles

good streets are paved with cement and plank sidewalks.

There are Public Schools, Court House, Masonic Hall, Oddfellow's Hall, Assembly Hall, Co-operative Dairy, and gravity water system. The flour mill has a capacity of 150 barrels a day. Municipal-owned electric light plant, Government telephone system, A. R. & I. Co. Telegraph, as well as Livingston Co.'s lines. There are two hotels.

The banks and their managers are: Union, R. W. Baillie; Montreal, G. H. Harman.

Municipal officers are: J. A. Hammer, Mayor; A. Longstaff, Town Engineer; T. C. Rowberry, Secretary-Treasurer; S. N. Woolf, Postmaster; D. S. Beach, President Board of Trade; L. N. Barker, Secretary.

Cardston is 50 miles south-west of Lethbridge, on the Alberta R. & I. Co.'s line.

Carman, Man.

Carman is the garden town of Manitoba, 57 miles south-west of Winnipeg. It is certainly an inviting spot in which to make a home, the town being well laid out, and with so many trees along its well-kept streets and around the well-built homes, one can hardly believe that it is a town on the prairie.

There are good openings here for a pork-packing plant, a cheese factory, a creamery, a wire-fence works, a brick yard, a steam laundry, and a sash and door factory. If cheap sites on the industrial siding of the three railroads would be any inducement to locating, W. L. Birnie, secretary of the Board of Trade, will give every information.

It takes three banks to attend to the financial wants of this busy place. Bank of Commerce (F. J. Macoun, manager); Hamilton (W. L. Birnie, manager); and Union (W. R. Bell, manager).

The five elevators, with a capacity of 178,000 bushels, and the big flour mills create no small business among the well-to-do farmers. There is good accom-

modation at either of the two hotels.

The railroads centering here are the Canadian Pacific, Canadian Northern, and Great Northern.

C. P. R., C. N. R., and Great Northern telegraph and Government telephones are in operation.

Garvin McClure is Mayor; A. Malcolmson, Clerk and Treasurer; M. J. Melville, Engineer; Johnston Watson, Postmaster.

The President of the Board of Trade is A. S. Doyle; Secretary, W. L. Birnie.

The population is 1,650; assessment \$765,157.

There are municipal electric light, water and sewer systems, fine parks, schools, churches, hospital, and land titles office.

Carstairs, Alta.

Carstairs is 40 miles north of Calgary, on the C. P. R., in the heart of a good stock and grain country. Here is located one of the few broom factories in the West. The population is 425; assessment \$285,000; tax rate, 8 mills. C. P. R. telegraph, Government long distance, local and rural phones, are in operation. There are three miles of board sidewalks, good streets, public schools, opera house, and two hotels.

They want a flour mill, shoemaker, tannery, blacksmith, baker and creamery here.

The annual fair is to be held here July 28th, 1912.

The Union Bank is under the management of D. E. McGregor; the Merchant's Bank is managed by W. A. Shields.

Simon Downie is President of the Board of Trade; H. G. May is Mayor; G. W. Gorman, Secretary-Treasurer; J. Clarkson, City Engineer; A. R. Shantz, Postmaster.

A new town hall has recently been constructed, and steps are being taken to procure a large Watrous fire engine, in addition to the two chemical engines and equipment now in charge of Chief Lloyed Aldrich.

Castor, Alta.

There is a splendid opening here for a creamery, a steam laundry, and a flour and grist mill. Write the secretary of the Board of Trade for information regarding these openings.

Castor is one of the most rapidly growing towns of Alberta.

The townsite was put on the market in July, 1909; incorporated a town in June, 1910, with a population of about 1,400. The present population is 1,800. Assessment roll, \$706,000. Tax rate, 25 mills.

Electric light plan and waterworks are projected for 1912.

Castor is on the C. P. R., 84 miles east of Lacombe, in a rich agricultural district. Has C. P. R. telegraph, Dominion Express, Government phones (local and rural), gravel roads, board sidewalks, public and high schools, town hall, which cost \$10,000, hospital, costing \$25,000, theatre, opera house, and good hotels.

There are now six coal mines operating within two miles of the town. Sandstone quarries supply abundance of fine stone. The new public school, costing \$20,000, was built of stone from these quarries, as were the Merchants Bank and other buildings.

The banks and their managers are: Traders, W. N. Harrison; Merchants, R. J. Dinning.

President Board of Trade, R. J. Dinning; L. B. Browne, Secretary; Hugh Smith, Mayor; L. B. Browne, Secretary-Treasurer; Andrew Addison, Postmaster.

Chilliwack, B.C.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

Recent improvements are: New City Hall (\$30,000), concrete work, Government Armory, new Post Office (will cost \$35,000), Bank of Montreal (\$35,000), Merchant's Bank (\$30,000). Water is obtained from a mountain stream (Elk Creek), and there are 450 connections to houses from the water main. Electric light and power from B. C. Electric Ry. Co. at low rates.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C. P. R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

The population is 2,000. Assessment \$1,302,763. Tax rate 17½ mills. James Munro, Mayor; E. P. Bouchre, Treasurer and Clerk; J. B. Croley, City Engineer; S. Melland, Postmaster; J. H. Barber, President Board of Trade; H. T. Goodland, Secretary.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants, N. S. Mackenzie. This shows the financial aspect of the community.

Chilliwack is on the Fraser River, and can be reached by C. P. R. or B. C. Electric Ry. from Vancouver (72 miles). The Great Northern Ry. is not quite completed. The Canadian Northern will be built very soon.

Claresholm, Alta.

Claresholm is on the C. P. R., 81 miles south of Calgary, 27 miles north of McLeod. A \$25,000 brick block and a new creamery are now under construction. The Government experimental farm is being laid out. A new railway station costing \$18,000 will be opened shortly.

There is an opening here for a flour mill, a free site for which would be given to a responsible party. Further particulars may be obtained from C. W. James, Secretary Board of Trade.

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IF IT'S FRUIT LAND
IF IT'S A CHICKEN RANCH

Chilliwack

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CHILLIWACK, B.C.

Electric light and power are supplied by the town plant. The waterworks system takes its supply from Willow Creek, a pure mountain stream.

They have graded streets, wooden sidewalks, a \$50,000 school, with six teachers, Oddfellows' Hall, C. P. R. telegraph, Government phones, local and rural.

The population is 1,250; assessment \$1,102,000; tax rate, 22 mills.

M. Holmes is president of the Board of Trade; C. W. James, secretary; T. C. Milnes, Mayor; D. Going, City Engineer; Geo. Simpson, Secretary-Treasurer and Postmaster.

The banks and their managers are: Union, J. F. Miller; Dominion, O. H. Ehnes; Commerce, W. A. Cornwall.

Cranbrook, B.C.

There appear to be good openings here for a flour mill or creamery, an apartment house and a department store.

Cranbrook is a busy, prosperous place, as well as a tourist and summer resort, on the C.P.R. Crow's Nest Pass line, 308 miles from the Calgary main line.

The population is 4,000, tax rate 18½ mills. There are public and high schools, municipal buildings, Provincial Government building, hospital, Masonic temple, foundry (capacity 300 tons), machine shop, Y.M.C.A. building, garage, seven hotels, theatre, auditorium. Electric light and power are supplied by a private company at 6c. per K.W. for power. Municipal water supply comes from mountain streams. Septic tanks are now under construction. C.P.R. telegraph, Dominion express, local, rural and long distance phones (Kootenay Tel. Lines Ltd.) are in operation.

Among the industries here are lumber mills and lumber companies, sash and door factories, and a \$12,000 steam laundry.

The banks and their managers are. Commerce, T. R. Brymner; Imperial, H. W. Supple; Royal, D. D. McLaws.

Dauphin, Man.

Dauphin is on the Vermillion River, on the C.N.R., 121 miles north-west of Portage la Prairie. There are four elevators, flour mill, sawmill, creamery, municipal-owned electric light, Government telephone, Canadian Northern telegraph and express, 20 miles of gravel sidewalks, and 25 miles of streets. They have two schools with a total of 22 rooms, also normal and collegiate institute, town hall, good hotels, theatre and amusement hall.

In this busy and rapidly-growing town there are opportunities for a furniture factory, biscuit factory, cannery, creamery and a wood and pulp mill. For particulars of exemptions and other concessions application should be made to the Secretary of the Board of Trade.

The banks are: Commerce (E. R. Jarvis, manager), Ottawa (G. L. Irwin, manager), and Union (G. A. Campbell, manager).

H. F. Caldwell is Mayor; J. W. Johnstone, Treasurer and City Clerk; G. H. Power, Town Engineer. The President of the Board of Trade is R. Lilly, and the Secretary R. Hawkins.

The population is 3,750, assessment \$1,-508,610, tax rate 18-2/10 mills.

Davidson, Sask.

Davidson is 90 miles north-west of Regina, on the Canadian Northern Railway. It has a population of 500, assessment of \$445,163, and tax rate of 17 mills.

The public park and municipal rink are completed, electric light and power are installed, municipal gas plant and complete fire equipment make this little town look quite prosperous.

The Royal Bank is under the management of W. L. Hornsby, and the British North America, A. G. Donaldson.

The President of the Board of Trade is G. A. Scott; Secretary, A. J. Robertson, who is also Town Clerk and Treasurer; Jno. Wilson is Mayor.

There are Government and rural phone systems, C.N.R. telegraph and express, four-roomed public school, city auditorium and three miles of plank sidewalks.

Saturday is market day and an annual fair is held here.

Deseronto, Ont.

Deseronto is situated on the shore of the Bay of Quinte, 207 miles west of Montreal and 127 miles east of Toronto; 18 miles from Belleville. Terminus of the Bay of Quinte Railway, now owned by the C. N. R.. Direct connection made with the G. T. R. at Napanee. Also the C. P. R. at Tweed.

This town offers inducements to manufacturers, according to the nature of the industry to be established, and it certainly would be well for anyone desiring a location, with cheap water transportation and low price power, to make enquiries.

The population is 3,000 Assessment \$1,022,746.

President Board of Trade is A. G.

Bogart; Secretary, Henry R. Bedford; Mayor, Jno. Newton, M.D.; City Clerk and Treasurer, H. R. Bedford; Postmaster, Jas. L. Gaulin.

The principal industries now in operation are lumber, chemical works and match factory, car works, smelting works, sash and door factory, etc. Electric light and power, water service, and up-to-date fire brigade add to Deseronto's attractions.

Steamboats call for lake ports east and west, Toronto, Montreal, etc.

Canadian and Dominion Express, Customs House, C. P. R. and G. N. W. Telegraph, Bell Telephone.

There are two banks, the Standard, under the management of R. J. S. Dewar, and the Bank of Montreal, under the management of J. P. Ashworth.

Deseronto is situated in a rich farming district, and some of the richest mines in Canada are located here—iron, lead, mica, asbestos, iron pirites, gold, limestone, etc.

The town has a water front of two miles. Any boat that can pass the Welland Canal can dock here.

Didsbury, Alta.

Didsbury is 47 miles north of Calgary on the C.P.R. It takes two banks to look after the financial interest of this district—the Traders, managed by R. M. MacPherson, and the Union under the management of T. W. Cuncannon.

There is a splendid supply of fine brick clay close to this town, a brick yard would pay well here. A steam laundry is also needed, and the town offers inducements to new industries locating here, particulars of which can be had by writing Secretary of the Board of Trade, J. E. Stauffer.

A 75-bbl. per day capacity flour mill, a steel culvert factory and municipal electric light plant are under construction.

There are Government, rural, local and long distance phones, public schools, hotels, masonic hall, opera house and C.P.R. telegraph. The population now

exceeds 1,000, assessment \$600,000, tax rate 18 mills.

The Mayor is H. B. Atkins; City Clerk and Treasurer, J. M. Reed; President Board of Trade, W. H. Smith; Secretary, J. E. Stauffer; Postmaster, D. S. Shantz. The City Engineer is J. M. Maxwell.

Edmonton, Alta.

The satisfactory nature of present business conditions at Edmonton, and the phenomenal development that has taken place during the year is strikingly indicated by the accompanying figures:

	1910.	1911.	Incr.
	\$	\$	%
Customs			
returns	363,736	705,233	94
Building			
permits	2,161,356	3,672,260	70
Bank			
Clearings ..	71,633,115	121,438,392	69½
Post Office			
(stamps			
only) ..	83,411	114,565	37
Street			
railway:			
Passengers			
carried	3,688,859	6,281,452	70
Revenue	157,511	261,713	66
Homestead			
entries	4,999	6,187	24

The amalgamation of the cities of Edmonton and Strathcona became a fact on February 1st, when the agreement recently passed by the two cities went into effect.

On that date a reduction of one cent per kilowatt hour for day power users was made by the electric light department. Strathcona light users who have been paying 12 cents per kilowatt hour now enjoy a reduction of 33½ per cent. on their light bills, the Edmonton rate being 8 cents.

A large-sized real estate flurry has taken place in the north-western portion of the city, as the result of the reported purchase by J. D. McArthur, of

Winnipeg, of a block of land lying a mile north-west of the G.T.P. shops. This property, it is thought, may be wanted for terminals. The belief that the Hudson's Bay Company will put its property on the market at large prices and that there will be a strong demand for it has also tended to strengthen the demand in this direction. The price said to have been paid for this block in question is \$136,000.

The opening month of the year is a record breaker in land office figures, and something of the land rush which is destined to be one of the most notable features of the season in Edmonton district and tributary territories is perhaps indicated by the returns.

During the month of January 271 homestead entries were granted, an increase of 35 per cent. as compared with the total of 209 for January of last year. Eleven half-breed scrips were taken up during the month, as compared with 209 in January, 1911. There was one pre-emption, while 145 patents were granted, as compared with 168 in January, the corresponding period last year.

The population of Edmonton, including suburbs, is now 32,000, assessment \$46,494,740, tax rate has now been reduced to 13.7 mills.

The Mayor is Geo. S. Armstrong; Secretary-Treasurer, F. M. C. Crosskill; F. M. Morgan is President of the Board of Trade; Secretary, F. T. Fisher; City Engineer, A. J. Latornell; Postmaster, A. E. May.

Water is supplied from Saskatchewan River, with 4,000 connections. There is a good sewerage system, with 3,920 connections.

There are large public and separate schools, University of Alberta, Alberta college, Grand Trunk business college, six good hotels, C.P.R., C.N.R., G.T.P. and Government telegraph companies, Municipal, local, long distance, rural, Government telephones are in operation.

There are 11 miles of concrete sidewalks, and 73 miles plank walks, 90 miles

of streets, bitulithic, wood block and granitoid.

The banks and their managers are: Bank of Nova Scotia, B. W. McLeod; Molsons, G. W. Swaisland; Imperial, G. R. F. Kirkpatrick; Traders, H. C. Anderson; Royal, J. F. McMillan; British North America, A. K. Henderson; Bank D'Hochelaga, Alex. Lefort; Union, J. J. Anderson; Ottawa, A. H. Dickens; Dominion (2), E. C. Bowker; Northern Crown, H. H. Richards; Montreal, E. C. Pardee; Commerce, T. M. Turnbull; Merchants (2), A. C. Fraser and G. B. Chadwick.

The rapid and substantial increase in the commerce of Edmonton are indicated by the following statistics of the bank clearings:

Year 1910	\$71,635,125
October, 1910	6,927,932
October, 1911	12,583,265
10 mos. ending Oct., 1911	93,120,051

Building operations are making rapid headway as will be seen by the annexed table:

Total value of permits issued—

During 1909	\$2,128,166
During 1910	2,159,106
1st 10 mos. 1911	3,466,400
During Oct., 1911	389,650
During Oct., 1910	146,874

Fredericton, N.B.

Fredericton is the capital of New Brunswick, and an important shipping point on the River St. John. Easily reached by Canadian Pacific Railway. Now has four banks—The Bank of

There are splendid openings here for a shoe factory, and also for furniture, woodworking and canning establishments. The liberal assistance offered by the city is worth considering by those who desire a location where power and labor are plentiful, with excellent shipping facilities and factory sites at low rates.

Montreal, managed by G. W. H. Massey; British North America, by O. H. Sharpe; Bank of Nova Scotia, by W. H. Binning; Bank of New Brunswick, by W. E. Jardine, and the Royal Bank.

The President of the Board of Trade is J. T. Jennings; Secretary, H. S. Campbell; Mayor, Chas. H. Thomas; Treasurer, E. R. Golding; City Engineer, Jno. Feeney; City Clerk, J. W. McCreedy; Postmaster, John A. Edwards.

The population is 7,208; assessment, \$78,000; tax rate, 15 mills.

There are 15 miles of paved and macadam streets, 30 miles asphalt and concrete sidewalks, good water supply with filtration plant, and complete sewerage. The electric light and power plant, owned by a private company, supplies current at 12c. to 15c. per K.W., 2c. to 9c. per K.W.H.P.

The school system is complete—kindergarten, public and high schools, University of New Brunswick, Provincial Normal School and several business colleges.

Fort Qu'Appelle, Sask.

The town is on the Grand Trunk Pacific, 49 miles north of Regina, 47 miles south of Melville; is in one of the prettiest districts in the west. The name of the post-office has recently been changed from Qu'Appelle to Fort Qu'Appelle.

A flour mill will be welcomed here. Water power can be had if desired. This should prove attractive to some one. D. Wilson, secretary Board of Trade, will give full particulars of this exceptional opportunity.

Previous to the advent of the G. T. P. Fort Qu'Appelle was reached from Qu'Appelle station, on the main line of the C. P. R., 20 miles distant. Hunting, shooting and fishing parties always find plenty of sport in the district.

The Imperial Bank is under the management of H. Robarts.

Population 375. Assessment \$323,836. Tax rate, 3 mills. Jno. Anderson is President of the Board of Trade; David

Wilson, Secretary; J. Anderson, Mayor; Wm. Thomson, Secretary-Treasurer. Government phones and telegraph, Cement sidewalks, gravelled streets, new public school nearly completed, costing \$17,000.

Fort William, Ont.

Fort William is the distributing centre for the west, and a city of great possibilities, which are being realized by enterprising concerns, four of which located here during the last year, viz., Copp Stove Co., Ltd., International Harvester Co., Coalette Co., Lumby-Stenhouse Foundry. There are a great many other manufacturing concerns here, among them the Kakabeka Brewing Co. and Canada Iron Corporation.

Another step in the progress of development of the Grand Trunk Pacific Railway has been made by the completion of the new freight shed on the Mission Terminal here. The shed is 900 feet long and 70 feet wide, located alongside the basin, opposite the elevator, and equipped with trackage sufficient for one hundred cars.

They would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivaled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now stated at 22,000, assessment \$21,675,178, tax rate 26 mills. C.P.R. and C.N.R. telegraph, and municipal-owned telephone service are in operation.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

The city is remarkable for its substantial and prosperous appearance.

There are many fine churches, twelve schools, collegiate institute, public library, city hall, court house and several up-to-date hotels.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, Geo. A. Coslett; Secretary, Geo. W. Gorman; Postmaster, William Armstrong.

Ten chartered banks operate here

Imperial Bank of Canada, M. Cochran, manager; Bank of Hamilton, W. W. McGillivray, manager; Traders, F. G. Depew, manager; Royal, J. W. Ryan, manager; Union, G. J. Hunter, manager; Ottawa, W. R. Berford, manager; Dominion, W. C. McFarlane, manager; Montreal, W. Stevenson, manager; Commerce, A. A. Wilson, manager; Merchants, F. W. Bell, manager.

The building trades have been very busy lately. The permits issued during October show a total value of \$538,300, as against \$95,155 for 1910, an enormous increase.

The bankers clearing house was established 1st October, 1911, the first month's clearings reaching \$2,387,883.

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Galt, Ont.

There are good openings here for any manufacturing concern connected with the metal trades and the town deals liberally with the promoters of new industries.

A Galt syndicate has purchased 120 acres on the southern outskirts of the town and 40 acres are to be given free to manufacturers who wish to locate their plant here. The town will also present a free school site and sufficient ground on which to build a church will also be given away.

Galt is on the Grand River, 25 miles north-west of Hamilton, and 57 miles west of Toronto. The steam railroads centering here are the Ontario main line of C.P.R., G.T.R. (Galt and Elmira branch), Brantford and Guelph branch. The electric railways are Galt, Preston and Hespeler Railway, Preston and Berlin Railway, and the Grand Valley Electric. Two more lines projected—the Canadian Northern Railway and Hamilton, Galt and Guelph Electric Railway.

Natural gas is supplied for manufacturing purposes (35c. per M.), and domestic (50c. per M.). Electric power is supplied by a local company, as well as the Hydro-Electric Power from Niagara (4c. per K.W.).

Galt is known as the Manchester of Canada, owing to its many manufacturing plants, which find cheap power, abundant water, easy shipping facilities, and contented labor.

As an indication of the volume of business done, six banks are kept busy. They are, with their managers: Imperial, C. C. Easton; Royal, Wm. Philip; Toronto, D. McLennan; Union, H. W. D. Brown; Commerce, C. E. A. Dowler; Merchants, F. S. Jarvis.

There are Bell, City, Local and Long Distance phones, C.P.R. and G.N.W. telegraph, Canadian and Dominion express, four public schools, one separate school, collegiate institute, business college, city hall and public buildings, and opera house. The streets are well kept

and the town presents a very attractive appearance.

The population is 10,300; tax rate, $23\frac{1}{2}$ mills.

The President of the Board of Trade is F. S. Scott; Secretary, Jno. H. Hancock; Mayor, T. E. McLellan; Treasurer, J. M. Hood; City Engineer, E. O. Fuce; City Clerk, W. McCartney; Postmaster, W. S. Turnbull.

Guelph, Ont.

Guelph is situated 48 miles west of Toronto, and is the largest shipping and transshipping point on the Grand Trunk Railway between Toronto and the Canadian border at Sarnia.

The Taylor-Scott deal, whereby the factory was to locate here, has fallen through, owing to the company refusing to abide by the verbal agreement with Mr. Lyon and Mayor Thorp, trustees for the lot purchasers, and the Guelph Stove Company has accepted the proposition and will build a new factory on the site in St. Patrick's ward, commencing work immediately.

The population now exceeds 15,000, and the total assessment amounts to \$8,922,836. The tax rate has been reduced to 14 mills—one of the lowest in all Canada. All the public utilities are municipally owned, including water, electric light and power, gas, street railway and the Guelph Junction Steam Railway of 15 miles, which is leased on a percentage to the C. P. R.

About 70 factories are fully employed in various lines of business and there are openings for many others.

Guelph is the home of the world-famed Ontario Agricultural College, Experimental Farm and Macdonald Institute. Students from all parts of the world. 100,000 visitors annually. Between 40,000 and 50,000 visitors during annual excursions in June.

A new industrial centre is to be established just outside of the city limits on the York Road next spring, and as a

starter Mr. J. W. Lyon has recently purchased some fifty acres of land just outside the town line, a little northeast of Lyon Park. On this tract of land will be erected a new \$100,000 factory for the manufacture of sheaf loaders, employing at the outset between 400 and 500 men, and leaving plenty of room for extensions. It is expected that the factory itself, with the adjoining buildings, will occupy about twenty-five acres of ground, and the other twenty-five acres will be used only for factory purposes, not a single house to be erected.

There are now six banks established here, viz.: Metropolitan, managed by T. G. McMaster; Traders, F. J. Winlow; Royal, R. L. Torrance; Dominion, A. R. Sampson; Montreal, C. E. Freer; Commerce, J. M. Duff.

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18

Halifax, N.S.

A comprehensive scheme for the future development of Halifax by city planning is now before the City Council. Leading business people of the city who have been interviewed on the subject are unanimously of the opinion that city planning for future growth should be taken in hand at once.

The Nova Scotia Car Works here, which have recently completed their steel underframe erecting shed, have received an order from the Canadian Pacific Railway for 200 steel underframe gondola cars. Particular interest attaches to this

order, it being the first placed with local car works by the railway company. The car works are exceedingly busy in the wooden underframe department, having an order on hand from the Canadian Northern Railway for 1,000 box cars.

Considerable activity has marked the building operations here recently. The total value of permits issued for the month of October reaches \$43,588, against \$23,915 for the same month last year, an increase of over 80 per cent.

The bank clearings for October reached a total of \$7,801,024, a slight advance on those of 1910.

Halifax has a population of 47,000, and there are fourteen miles of street railway, claimed to be the best east of Montreal.

There are 26 public schools, two high schools, academy, academy of music, university, Presbyterian college, medical college, technical college, ladies' college, and Halifax medical college.

The principle industries are car works and cotton mills. The town is spending \$5,000,000 on better railway and shipping facilities.

Irvine, Alta.

Irvine wants a brick plant and a druggist.

The population is about 400; assessment, \$400,000; tax rate, 16 mills. Good schools, creamery, Government phone system, C.P.R. telegraph; two hotels, and good fire equipment.

The town is putting down a gas well, both coal and gas are plentiful in this district.

The President of the Board of Trade is E. H. Bally; Secretary, E. S. Bolton, M.D.; Mayor, John Pollock; Secretary-Treasurer, D. Reid; Postmaster, H. E. Price.

The Union Bank is under the management of E. H. Bally.

Irvine is situated 22 miles east of Medicine Hat on the main line of the C.P.R.

Kamloops, B.C.

The town has recently installed an eighty horse power chemical engine and eighty horse power hose wagon, carrying five thousand feet of hose and valued at \$15,000. They are of the same type as Vancouver's, only thirty horse power larger. This is the first city of five thousand population on the continent to get fire fighting machines of this nature.

If you do not go to Kamloops for business go there for a rest anyway. It is an ideal spot for tired nerves, for it is nearly always sunshiny and you can do exactly as you like—among hospitable people—none very rich and none poor. The well cultivated fruit farms are a pleasure to the eye, and a profit to their owners, and it is more than likely if you are there a while you will want one for the pleasurable profit there is in it. Or perhaps you will decide to start the canning factory they want so badly.

The population is 4,500, assessment \$2,951,430, tax rate 20 mills. Telephone, B. C. Telephone Co.

Dr. S. M. Wade is President of the Board of Trade; John F. Smith, Secretary; J. T. Robinson, Mayor; J. J. Carment, Clerk and Treasurer; C. L. Wain, engineer; W. T. Slavin, Postmaster.

The important industries are fruit, ranching, lumber, foundries, mining, etc.

Kamloops is on the Thompson River, 250 miles east of Vancouver, on the main line of the C.P.R.

There are five banks, which with their managers are: Imperial, R. A. Bethune; Hamilton, A. H. Skey; Royal, G. M. Sinclair; Commerce, G. S. Holt; Montreal.

There are Local Government long distance and rural phones, C.P.R. telegraph and Dominion express; 25 miles macadamized streets, four miles concrete sidewalks.

The public, separate, high and private schools fulfil all requirements. There are opera house, two theatres, five good hotels, Dominion lands office, customs house, Provincial law courts, land registration office, Provincial land office, min-

ing records, fire hall, etc. The municipal-owned electric light and power plant supplies current at 7c. to 10c.

Kenora, Ont.

Kenora is situated on the Lake of the Woods, 126 miles east of Winnipeg, on C.P.R. and now has a population of 6,132. Assessment \$4,212,912. Tax rate 22½ mills. The dockage for steamers and boats is twelve hundred feet long. Civic-owned electric plant (five thousand H.P.) supplies current at low rates. High pressure water supply and sewerage are installed throughout the town.

Special inducements are offered to new industries here. There are cheap power, excellent water supply, electric light and cheap factory sites. They require pulp, paper, woodenware, flour mills, sack factory, R. R. tie industries, etc.

The banks and their managers are: Imperial Bank, J. Walker; Traders, H. E. Armstrong; Ottawa, N. O'Lee.

The principal buildings are: Court house, jail, land titles office, hospital, post office, concrete subway on Main St. cost \$40,000. There are one central, three ward schools, high and separate school, municipal town hall, theatre and rink, custom house.

D. H. Currie is Mayor; M. McCulloch, Secretary-Treasurer; H. P. Thomas, Electrical Engineer; J. A. Parsons, Postmaster; J. T. Brett, President of the Board of Trade; R. H. Moore, Secretary.

Transportation is provided by C.P.R. and lake boats (passenger and freight).

Kenora is a first-class summer resort with good fishing and hunting. Rich showings of gold, silver, iron and other minerals are found in this district.

Kincardine, Ont.

Kincardine offers liberal inducements for a new furniture factory or a creamery. The Secretary of the Board of Trade will give full particulars.

The population 2,650, assessment \$736,892, tax rate 28 mills.

R. Patterson is Mayor; E. Fox, Treas-

urer; J. H. Scougall, City Clerk; Wm. Mitchell, President of the Board of the Board of Trade; E. Rinkes, Secretary.

There are six miles of gravel streets, four miles cement sidewalks, public, high and ward schools, town hall, library, post office, opera house and amusement hall. Electric light and power plant are owned by the town. Water is supplied from Lake Huron.

Among the already established industries here are furniture, chairs, bridge and boiler works, fruit evaporators, salt works and flour mills.

The bank are: Traders, managed by W. H. Roper; Merchants, by A. M. Smith.

Kindersley, Sask.

Is the first divisional point on C.N.R., 126 miles west of Saskatoon, 200 miles east of Calgary.

Wants—Flour mill, linseed mill, flax and twine factory and foundry. If you really want a location where you can make money, and a rich agricultural district that had 70 gasoline ploughing outfits working the second year of its existence, and if this is any help to your business get busy and write J. D. McLeod, Secretary Board of Trade. He will give you special attention.

Several different lines of rails centre at Kindersley. Population is 800. Assessment roll, \$437,000. Four miles of streets, 3 miles board walks, four-room public school (high school work taken up), C.N.R. telegraph, telephone system building. Water supplied from drilled wells, and more being drilled. Two hotels.

J. W. Richardson is President of Board of Trade; J. D. McLeod, Secretary (also Sec.-Treas. of the town); P. C. West, Mayor, and T. M. McEwen, Postmaster.

The Union Bank is under the management of C. C. King, and the Bank of Commerce, of W. U. Ogden.

There is good demand for labor in all branches of the building trades.

Lethbridge, Alta.

A most radical change in connection with the city government has just been made. The council unanimously adopted the report of City Assessor Meech advocating that the single tax method of taxation be put in force in Lethbridge during the coming year. The idea of single tax has been growing rapidly in this city for the past year and found many staunch supporters.

Lethbridge is rapidly becoming a large wholesale centre, 87 members of the North-Western Commercial Travellers' Association have already reported here, and large warehouses built in the last two years.

There is an opening here for a first-class hotel which should cost \$100,000, and there is ample business to support it. A gasoline engine repair factory will find all the business that it can do, as the majority of the farmers in this district use gasoline traction engines for their farm work.

The Grand Trunk Pacific and Canadian Northern (two branches) are building towards Lethbridge.

Half a million dollars have been set aside for a street railway system. Tenders are out and contracts have been let. By August next it is expected that the citizens of Lethbridge will have the same opportunity of enjoying the luxury of the only real joy ride. Eleven miles of double track are to be laid.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,300, assessment \$11,375,000, tax rate 15 mills.

Geo. M. Hatch is President Board of

Trade; J. L. Manwaring, Secretary; E. Adams, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

The city owns the electric light and power plant (11c K.W.). There are C.P.R. and Western Union telegraph, Government phones (local, rural and long distance), 40 miles of graded streets, 33 mills of concrete walks, six public schools, one separate school, high school and Provincial court house, Provincial jail, 14 churches, good hotels, six theatres and amusement halls.

The city has under construction agricultural buildings, and large grounds, additional water mains, sewers and sidewalks, at a total outlay of \$600,000.

Contracts have been called for 10 mile equipment of street railway, to be owned by the municipality.

The International Dry Farming Congress meets here in 1912.

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships (W. D. Lawson), Molsons (K. D. J. C. Johnson), Imperial (W. R. Seattle), Royal (J. M. Aitken), Toronto (C. A. Stephens), Union (G. R. Tinning), Montreal (W. J. Ambrose), Commerce (C. G. K. Nourse), Merchants (C. R. Young).

The bank clearances are compared in the following table:

For full year 1910	\$27,095,769
For month of October, 1910 ..	2,013,409
For month of October, 1911 ..	2,737,941
For 10 mos. ending Oct., 1911.	22,701,236

Progress in the building operations is shown below:

Total building permits—

Issued during year 1908	\$365,495
Issued during year 1909	1,268,215
Issued during year 1910	1,220,810
1st 10 mos. 1911	1,058,719
October, 1910	77,490
October, 1911	69,500

Lindsay, Ont.

Some of the industries now in operation are: Flour mill, cereal, leather, lumber, farm implements, woollens, wheels, shoes.

Lindsay is offering free sites and other inducements to new industries locating here. To malleable iron works or flour mills this is an exceptional opportunity.

Electric power is \$20 maximum, and light 7c per thousand Watts.

Three new schools are being erected and the collegiate institute enlarged. The population is 7,415; tax rate 20 mills.

Business facilities are: C.P.R. and G.T.R., Bell and Canadian phones, G. N.W. and C.P.R. telegraph, Canadian Dominion express.

Banks and their managers are: Dominion, Robt Ross; Standard, F. F. Loosemore; Montreal, H. B. Black; Commerce, H. A. Holms; and Home Bank.

The streets are asphalt block paved.

Winter fair, poultry show, stock and seed judging, and short agricultural course, are held every year.

The President of the Board of Trade is F. W. Sutcliffe; Allan Gillies, Secretary, R. M. Beal, Mayor; D. Ray, Clerk; Peter Kennedy, Treasurer; H. Gladman, Postmaster.

Manor, Sask.

Manor is in the Moose Mountain district, is 59 miles south-west of Brandon, and 254 miles south-west of Winnipeg. The surrounding district is a rich productive country.

There are splendid openings here for general store and a photographer.

The four elevators have a capacity of 119,000 bushels, and handled last season 231,000 bushels of grain. Through the stock yards were handled 129 cattle and 753 hogs.

The population is 350 with a tributary population of about 1,500. Assessment roll, \$283,000; tax rate, 20 mills. There are Government phones, C.P.R. telegraph and Dominion express. The Crown Bank is managed by W. N. White.

Municipal Officers are: E. C. McDiar-mid, Mayor; D. E. Brown, Secretary-Treasurer; A. H. de Tremauden, President Board of Trade; D. E. Brown, Secretary.

The new large public school cost \$15,000; post office cost \$12,000; bank, \$12,000; hotel, \$18,000. These will give an idea of the class of buildings that are in the town.

Macleod, Alta.

Macleod is situated in Southern Alberta, on the foot-hills of the Rocky Mountains, on the Crow's Nest Pass line of the C.P.R. The Canadian Northern Railway will shortly have a line into Macleod.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has Municipal owned Electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1st next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

The town is bristling with activity, very largely stimulated by the appointment of Mr. John Richardson, as Industrial Commissioner. Two or three important industrial firms are expected to locate here in the near future. Special efforts are being made to induce a sash and door manufacturer, linseed-oil and cake maker and a large wholesale house to locate here. A large business awaits them in supplying the wants of the thousands in the Crow's Nest Pass, Macleod's back door market.

By the fall of the present year the C.N.R. will be building their shop here. It will give employment to about five thousand extra men. The G.T.P. will also enter Macleod next year, which will make it the railway centre of Southern Alberta.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a short-

hand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, waggon, stoves, automobile, engine, factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

A movement is on foot to build a new town hall, costing in the neighborhood of \$100,000, and a new Post Office is also about to be erected. In a few months the new opera house will be completed. These are only a few signs that Macleod is entering upon an era of prosperity that will not be surpassed by any other town in the West.

There are eight miles of concrete sidewalks; four banks and about four hundred telephones. Good schools, good roads, and good water. A case of typhoid has not been known in the town, which speaks well for the water and sanitary conditions.

The population is 2,500; assessment, \$1,951,701. Government telephone system, C.P.R. telegraph, and Dominion Express.

The Industrial Commissioner and Secretary of Board of Trade is John Richardson; Mayor, E. H. Stedman; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

An illustrated article, descriptive of Macleod and district, appears in the magazine section of this number of The Busy Man's Canada.

Melville, Sask.

The town is on the Grand Trunk Pacific Railway, 279 miles west of Winnipeg. Now has a population of 2,500. An assessment roll of \$2,693,903, and tax rate only 15 mills. Government phones, G.T.P. telegraph, the waterworks system and electric light plant are just completed. Sewers and G.T.P. coal dock now in progress. The large flour mill is nearly completed. Good water is obtained from wells 180 feet deep.

Melville is ready to assist any industry locating here. Write the Secretary of the Board of Trade and see to what length their generosity goes.

Mayor is R. B. Taylor; Clerk, Jno. Crow; Engineer, C. R. Heath; Postmaster, H. W. Lindsay; J. W. Dawsey is President of the Board of Trade; John Rowan, Secretary. Bank of Commerce is managed by A. N. Strang, Merchants Bank by W. H. Barton.

Merritton, Ont.

The situation on the Welland Canal is desirable for manufacturers. Water from the old Welland Canal furnishes abundant water for factories.

Merritton, with its free sites for new factories, shows increased growth. The population in 1910 was 1,560, in 1911 it is 1,767, with an assessment of \$632,995, and tax rate of 23 mills, including school taxes.

Shipping facilities are: Grand Trunk Ry. and Electric Ry. to Niagara (10 miles), Hamilton (34 miles). C. P. R. and G. N. W. telegraph, Bell phone.

The Ontario Power Co., at Niagara Falls, supplies power for public-owned plant. Rate per H.P. is \$17, and 5c for 18 candle-power lamps.

The Imperial Bank has a branch here.

There are five miles of macadam streets, cement and plank sidewalks, sewerage system, town hall, public and separate schools, volunteer fire brigade, three reels, hook and ladder. P. Clark is Fire Chief, and S. A. Moffatt, Chief of Police.

H. H. Wilson is President of the Board of Trade; R. Clark, Secretary; W. H. Wilson, Reeve; R. Clark, Clerk; Jas. Gander, Treasurer; M. A. Scholey, Postmaster.

Business here is very brisk; there are no stores vacant, but more are required, as well as dwelling houses.

Among the principal industries are the Riordan Paper Mills, Lincoln Paper Co., Canada Wheel Works, Willson Carbide Works, Independent Rubber Co., Interlake Tissue Paper Co. There is a good demand for labor, and a special demand for rubber shoe makers.

Midland, Ont.

Midland is on one of the finest harbors in Ontario, where boats unload the western grain into the large elevators, logs are brought to the many sawmills and iron ore to the Iron Corporation, which turns out 90,000 tons of iron a year. Shipbuilding is an important industry.

There are many openings for business here, the town offering free sites, exemptions, or fixed assessments. The tax rate is 26 mills. Streets are macadam, with cement sidewalks. There are three schools, town hall and theatre.

The population is 5,000. Transportation is easy, large boats load and unload at the wharf and G.T.R., Bell phones, G.N.W. telegraph are in operation.

The banks and their managers are: Standard, H. J. Craig; British North America, W. A. Bishop; Hamilton, D. L. McKeand.

Jas. Playfair is President of the Board of Trade; G. B. Frank, Secretary; D. Horrell, Reeve; F. R. Weston, Clerk; S. J. Milbken, Secretary-Treasurer.

Montreal, Que.

Interesting comparisons are being made with regard to the great growth of Montreal from the point of the augmented value of property. The increase for 1911 over 1910 nearly equals the total valuation in Montreal thirty years ago. According to a statement just com-

pleted by Mr. P. Collins, the new assistant city treasurer, the increase in the value of property for the current year over 1910 amounts to \$61,839,232, while in 1880 the total value of Montreal taxable real estate was but \$64,624,359.

The completed figures for 1911 are so large as to be difficult to grasp readily. The gross assessed value is half a billion dollars, and the net taxable value is \$381,180,848. In 1880 the gross value was \$78,387,759, and the net value was \$64,624,359; in 1885 the gross value was \$89,845,000, and the net value was \$77,937,858; in 1890 the gross value of property was \$122,859,859, and the net value stood at \$101,979,939; in 1895, the gross value was \$173,827,055, and the net value was \$137,872,695; in 1900 the gross value was \$185,228,471, and the net value was \$148,095,202; in 1905 the gross value was \$428,534,115; and the net value was \$319,341,616; and for 1911 the gross value is \$501,291,82 (and the taxable value is \$501,291,812).

The notable increase from 1905 to 1910 is due to a certain extent to the eight new wards annexed to the city, and which appear as city property for that year.

As will be noted the exempted properties have kept pace with the other developments. For the present year the exemptions on which the city does not collect a property tax amount to \$120,110,964. This is made up of municipal, provincial, federal, church and school property.

According to the statement of Customs duties collected during the year 1911, given out by Mr. W. J. McKenna, Accountant of Customs for the port of Montreal, all preceding years were left far behind.

There is an increase of nearly two million dollars between the amount collected during the past year and the total amount for 1910.

The largest month proved to be March, when \$1,825,217.80 was collected. It was the largest amount ever collected in any one month since Customs have

been established in Montreal. April was the poorest month of the year, only \$1,332,096.47 finding its way into the coffers of the Government through the Customs.

In only one instance was there a decrease as compared with the corresponding month of the year 1910. This was in February, when the figures of 1911 were \$10,000 short of last year's. It was more than made up by the March increase, which amounted to nearly \$300,000.

There is no appreciable increase in the figures for the months that the port of Montreal is open to ocean-going steamers, May, June, July, August, September, October and November not coming up to March and December.

The totals for 1910 and 1911 were as follows:—

Total, 1910, \$17,746,716.72; total, 1911, \$19,457,427.31; an increase in 1911 of \$1,710,710.59.

The largest increase between any month of the past year and the corresponding month of 1910 was for the month of December, where a difference of \$307,514.08 was recorded in favor of 1911.

The stock Exchange did more business than in 1910. But the feature which strikes one about the movements on Exchange in 1911 was not the volume of stocks bought and sold, but the extension of the Montreal market by the listing of new industrial issues. A steamboat and a bank merger, the reorganization of the paper and pulp industries in the Province of Quebec, were influences which contributed to opening new opportunities for investors.

Montreal maintained her position as a banker. Clearing house returns indeed show a record advance, for the totals of 1911 were \$28,000,000 ahead of the preceding year. The returns were \$2,368,493,362, as compared with \$2,088,559,563 in 1910. Montreal was responsible for one-third of the total bank clearings of the Dominion. Among the cities of America, Montreal is ninth with regard to bank clearings.

Last year was a heavy one in the port. Despite serious interference with shipping owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year; 726 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle and 3,725 sheep.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value, \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

Moose Jaw, Sask.

The Saskatchewan Flour Mills Company, Limited, have decided to immediately rebuild the Robin Hood Mills here, with a capacity double of that of the old plant recently burnt. In addition to the flour and oatmeal mills the company will build an elevator to have a capacity of half a million bushels.

The City Council have recently closed with five reputable manufacturing concerns, who will, at the earliest possible date, commence active building operations on their new plants.

The outstanding feature of the Moose Jaw realty market at present is the demand for inside property. It is next to impossible to buy inside property. Anything owned outside between Fifth Avenue and Main Street and between River Street and Hochelaga cannot be secured for building purposes except at prohibitive prices. The satisfactory results being attained by the Board of Trade in its efforts to develop the industrial possibilities of Moose Jaw are considered a most favorable market factor, and are taken to indicate that the demand for property having value as a commercial or industrial site will be good this year, imparting an impetus to prices.

The Walch Land Company, of Winnipeg, has purchased the sub-division of Saskatchewan Beach from the owners, McKillop, Benjafield Co., and have opened their Moose Jaw office at Room 1, new Grayson Block.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C. P. R. lines in Saskatchewan; Dominion Express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,402. This had increased by 1911 to \$27,770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 19,500 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect

a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.

Nine chartered banks operate here, and a bankers' clearing house was established February 1st, 1911. The clearances for the first nine months totalled \$28,670,825, and the month of October \$3,968,879. The following are the banks and their managers: Imperial, W. R. Scott; Bank of Hamilton, S. S. DuMoulin; Home Bank, F. G. Nickerson; Royal, F. G. D. Cameron; Union, J. G. Vicq; Dominion, M. J. Torrance; Northern Crown, O. C. Dix; Montreal, J. S. Holmsted; Commerce, H. M. Stewart.

The opening of the coal mines forty miles south of Moose Jaw will greatly lessen the cost of steam power. The new mines are being watched with great interest by the citizens, who have no fears of a coal shortage during the coming winter. The mines will be served by a branch of the Canadian Pacific Railway, which will be laid to the mouth of the pit, a double track having already been laid at the mines. The equipment now includes coal sheds, bunk houses, scales, machine shops and power plant.

In respect of educational facilities, Moose Jaw stands in the forefront among the cities of Saskatchewan, the pupils having taken highest honors for the province at the departmental examinations.

There are already six schools located in the city, while two more of eight and twelve rooms respectively are at present under construction at an estimated cost of \$175,000.00. The Collegiate Institute, costing over \$150,000.00, is the finest building of its kind in the Prairie Provinces, the exterior and interior being favorably commented upon by all visitors. The number of pupils in attendance at the various schools aggregates 2,400, with a teaching staff of sixty.

Transportation, coupled with the city's

position in the largest and most renowned wheat belt in the world, is responsible for the fact that Moose Jaw is to-day the largest milling centre between Winnipeg and the coast, the figures of the Department of the Interior being: Winnipeg, 3,500 barrels; Moose Jaw, 2,200 barrels; Regina, 125 barrels; and Calgary, 1,100 barrels.

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Nanaimo, B.C.

The estimates of the Dominion Government provide \$10,000 for public buildings at Nanaimo.

Nanaimo has another industry in the shape of a packing plant, located in the building formerly occupied by the Nanaimo Canning Co., Ltd. The new plant is owned by Robert Broder and Samuel Manery, both of New Westminster. The plant is now turning out about seventy-five cases per day.

Nanaimo is situated on Vancouver Island, 38 miles from Vancouver. The largest coal mines of the island are situated here, and so well are they operated that strangers would not know of their presence were their attention not drawn to them. There is also a great fishing industry.

The population is 8,330. Assessment roll, \$3,510,736. Tax rate, 32-20/100 (buildings are exempt, land only is taxed). There are 20 miles of asphalt and macadamized streets, 12 miles of concrete sidewalks. C.P.R. Government telegraph, local and long distance phones, public, separate and high schools, convent, churches, Provincial Court House, Post Office, Customs House, Inland Revenue offices, City Hall, Fire Hall, City Court and Police Hall, Agricultural Buildings, good hotels, Masonic Hall, Oddfellows, theatres, opera house, and many other buildings for social gatherings.

It is worth while to note that all improvements are exempt from taxation.

Exceptional opportunities are offered here for the location of iron works, steel plant, ship yards, soap factory, shoes, autos, rope walk, in fact almost any class of manufacture or wholesale house will be welcomed. Write to H. R. Hickling, the Secretary of the Citizens League, and see.

Electric light and power are supplied by a private company at low rates, also gas for light and power. Water supply

is inexhaustible. Sewage is carried to the sea. Electric railway is expected to be completed in the spring of 1912.

The banks and their managers doing business here are: Royal, W. A. Schwartz; Union, D. T. Ashley; Commerce, E. H. Bird; Merchants, F. L. Randall.

Building permits issued during the 1st nine months of 1911 were \$9,148,000. Without doubt the permits will exceed a quarter of a million dollars for 1911, as there are many buildings already projected.

Fire protection is good, with steam fire engine. J. Parkins, Fire Chief. J. Crosson, Chief Police.

Municipal officers are: A. E. Planta, Mayor; S. Gough, Treas. and City Clerk; A. Waters, City Engineer; G. Horne, Postmaster. The Citizens Business League, acting for board of trade purposes, are: J. W. Coburn, President; H. R. Hickling, Secretary.

Neepawa, Man.

Both the C.P.R. and C.N.R. come to Neepawa. It is 61 miles north-west of Portage la Prairie. Population 2,000, assessment \$1,073,000, tax rate 18 mills.

Neepawa is building a 300-bbl. a day oatmeal mill (\$35,000), a match factory (\$15,000), and the C.N.R. round house. They badly need a steam laundry. W. L. Belton, Secretary Board of Trade, will attend promptly to enquiries.

W. H. Gossell is Mayor; J. W. Bradley, Clerk and Secretary-Treasurer; E. J. Harris, Postmaster; R. H. Fusee, President Board of Trade; and W. L. Belton, Secretary.

Waterworks and sewerage systems are being installed. Electric light and power are municipal-owned. There are granolithic walks on principal streets, two public schools, collegiate institute and customs house.

It takes four banks to look after the money in this town: Home Bank, R. B. Burland, manager; Union, G. E. T. Sherry, manager; Commerce, C. Ballard,

manager; Merchants, H. W. Nesbitt, manager.

The three elevators and stock yards last season handled 356,000 bushels of grain, 985 cattle, and 1,562 hogs.

Nelson, B.C.

The city council has passed an agreement with the Western Box and Shingle Mills, Limited, which will open a large factory here in a few weeks. It will be fitted with the most modern machinery and will manufacture a thousand boxes and fifty thousand shingles per day at the commencement.

Mr. H. H. Currie, B.A., Secretary of the Publicity Bureau, reports that there are good openings here for flour mill, tannery, box factory, broom factory and pulp mill, and he will gladly give particulars of these openings, and special advantages of locating here.

Nelson is the centre of the non-irrigated fruit growing district, as well as the mining capital of the Kootenay district.

At the termination of navigation on the west arm of Kootenay Lake. The climate is mild and well sheltered, plenty of rain fall. Transportation facilities in addition to the steamships plying on the lakes are, Canadian Pacific Railway (Crow's Nest Pass division), Great Northern (Spokane Line), Express Co.'s are Dominion and Great Northern; C.P.R. and Western Union telegraph; local, rural and long distance phones; electric cars (54 miles), electric light and power (23,600 h.p.), eleven miles gravelled streets, 17 miles cement and plank sidewalks; manufactured gas for light and power; pure water from the mountain streams; gravity sewerage system.

Two public, one high and one night school. Mining school in connection with high school is being arranged for. Seven churches, daily newspaper, court house, Oddfellows block, opera house and other places of amusement, Y.M.C.A. building, six wholesale houses, commercial and summer-resort hotels.

Among its industries are: Iron works,

sawmills, C.P.R. shipyards, railroad divisional shops, sash and door factories, brewery, marble works, two jam factories, mattress works, mineral water factory, the products of gold, silver, copper, lead, zinc and marble mines are five million dollars.

The eight rail and steamer routes afford easy and rapid transportation. This is a business centre, distributing and industrial point of no mean proportions, being the third city in British Columbia, with a population of 7,003, within one and a half miles of the post office. Assessment, \$3,072,970; assessment 7 mills on 50 per cent. value of improvements and 45 mills on land. The city has recently purchased \$70,000 worth of its own bonds, showing the city is progressive and in strong financial position. The city saved some \$20,000 by purchasing its bonds with money set apart for that purpose. The city improvements in 1911, cost \$30,000.

Four banks are needed to attend to the financial wants of the district. They are, with their managers: Commerce, J. S. Monro; Imperial, J. M. Lay; Montreal, LeB. DeVeber; Royal, A. B. Nethersky.

Harold Selous is Mayor; W. E. Wasson, City Clerk and Treasurer; G. C. Mackay, Engineer; H. H. Currie, Secretary Publicity Bureau; E. K. Beeston, Secretary Board of Trade; and T. G. Proctor, President.

Fire protection—67 hydrants, 14 alarm boxes, pressure 150 lbs., 3 halls, 3 substations, chemical hose cart, etc. D. Guthrie, Fire Chief, and C. W. Young, Chief Police.

New Glasgow, N.S.

New Glasgow is on the Intercolonial Railway, a shipping point of no mean importance, and manufacturing city. Among its principal industries are: Structural steel, brick and tile works, machinery, motors, wire works, tools, wheels and specialty works.

Business is good here, for before a new store is completed the tenant is ready to

move in. There are many good openings here for live men. Just write to Rod. G. Mackay, Secretary Board of Trade, tell him what line you are in and he will tell you all about it.

The population is 7,000, assessment \$2,500,000, tax rate 2.20. Jno. Underwood is Mayor; Jas. Roy, City Clerk and Treasurer.

Electric light and power. Abundant water supply and sewers (1,400 connections). Nine miles of street railway. Western Union and C. P. R. telegraph, Nova Scotia telephone (local, rural, long distance). Forty-five miles of streets (mostly macadam), concrete sidewalks. The town is well supplied with schools and churches, and court house.

The banks and their managers are: Commerce, B. DeVeber; New Brunswick (2), J. H. Stevenson and A. Comrie; Royal, C. E. McLaggan.

Niagara Falls, Ont.

There are among the many industries three electric power companies, generating 280,000 H.P., supplying light at four and a half cents per K.W., and H.P. at \$12 to \$20 a year.

Niagara Falls offers to new manufacturers cheap sites, low fixed taxation, the cheapest and most reliable power in Canada and easy shipping facilities. There is plenty of help, male and female, to be had here. Natural gas can be had at 30c per M.

The railways entering are G.T.R., C.P.R., Mich. Cent., Wabash, Erie, N.Y.C. Eight miles City Electric Railway, and Inter-urban Electric Railway to Hamilton. Canadian, Dominion and American Express, Customs House, G.N.W. and C.P.R. telegraph, Bell phone.

The water supply is obtained above the Falls, and there is a good sewerage system.

The population is over 10,000 and steadily increasing. Assessment, \$6,487,158; tax rate, 25 mills on one-half valuation. There are 60 miles of streets, 40 miles of macadam and brick pavement, 40 miles concrete, public and separate

schools, collegiate institute and Stamford high school, city hall, fire hall, library, armoury and 14 churches.

The banks and their managers are: Imperial, A. H. Murray; Hamilton, J. H. Stewart; Royal, E. R. Dewart.

S. E. Boulter is President of the Board of Trade; W. E. Tuttle, Secretary; O. E. Dorés, Mayor; W. J. Seymour, Clerk; W. J. McMurray, Treasurer; J. C. Gardner, City Engineer; Wm. Phemister, Postmaster.

North Battleford, Sask.

Railway operations will be active in the Battleford district this summer. The Canadian Northern Railway will build another 50 miles on the North Battleford Athabasca line, which, when completed, will tap a fertile country for 120 miles north of the town. The North Battleford-Prince Albert line will also be completed.

Real estate continues active, \$100,000 worth of property having been disposed of by local dealers in one week recently.

Recent developments here point to steady progress, and leading citizens are more insistent than ever that North Battleford is going to be one of the big distributing centres of the West.

As divisional point on the C. P. R., G. N. R., and G. T. P., with its fine brick public, high and separate schools, and municipal owned electric light and power plant, the town presents many points of attraction.

The President of the Board of Trade is E. A. Fox; Secretary, M. J. Howell.

J. A. Foley is Mayor; H. W. Dixon, Secretary.

The population 2,500, assessment \$1,-698,383, tax rate 21 mills. The town is growing rapidly, with every indication of stability, there being three banks to attend to the financial interests. Imperial Bank, managed by A. T. Spohn; Commerce, by E. A. Fox, and British North American, by T. Weeks.

There are some splendid openings here for business men. Brick plant, oatmeal

mill. Ask the Secretary of the Board of Trade about concessions to new industries.

North Sydney, N.S.

The population is 5,418. Assessment roll, \$1,859,570. North Sydney is the Atlantic terminal of the Intercolonial Railway. West Union and C. P. R. Telegraph. Local and rural phones.

North Sydney will give liberal help to industries locating within her borders. The secretary of the Board of Trade will gladly give any information to parties desiring a location. If you are interested write to him.

Among the many industries are Thompson & Sutherland's stove foundry, employing 100 hands; Western Union Cable Co., employing 60 hands. The Sydney mines are three miles distant, connected with electric car line. The splendid harbor affords shelter and dockage for a fleet of steamships plying on the Atlantic.

The banks located here are: Royal, R. W. Elliott, manager; and Bank of Nova Scotia, R. A. Rowley, manager.

The president of the Board of Trade is W. S. Thompson; W. P. Moffatt, Secretary; F. L. Kelly, Mayor; Angus Young, Treasurer and City Clerk; A. Moore, City Engineer; R. Musgrave, Postmaster.

There are four miles of street railway in the town. Electric light and power are supplied by a private company. Price from 3 cents up. Water reservoir and lake near the town supply by gravitation an abundance of water. Sewage is disposed of by gravitation to the sea.

There are 12 miles of granite streets and 6 miles of concrete and gravel sidewalks. Public and High Schools, Customs House, public halls, good hotels. Fire equipment is hydrants, 100 pounds pressure, with first-class engine and equipment, in charge of B. L. Rice, fire chief. J. McLean is chief of police.

Market days are Tuesday and Saturday. The county exhibition is held here in October.

Oshawa, Ont.

The population is increasing steadily, the latest estimate placing the figure at 7,600.

All lines of business continue busy here; the big carriage and automobile factories, the Malleable Iron Co. and the Pedlar Co. report trade exceptionally brisk. There are openings for labor of many kinds, the only difficulty seeming to be the necessary houses for incoming inhabitants. Many municipal improvements have been carried through lately, and some of the principal streets are now being paved with asphalt block pavement. Another new industry here is Bricks, Limited, with a capitalization of \$50,000, for the manufacture of building bricks.

The principal officials are, Mayor, W. E. N. Sinclair; City Clerk, Thos. Monis, who is also City Treasurer and Sec.-Treasurer; President Board of Trade, M. F. Smith; Secretary, Geo. Miller; City Engineer, Frank Chappell; Postmaster, J. Tamblyn.

The banks and their managers are: Royal, R. G. Baird; Dominion, A. H. Black; Standard, J. P. Owens.

Ottawa, Ont.

The most significant feature of the real estate situation in Ottawa at the present time is the purchase of small blocks of land on the outskirts of city property by small capitalists, men who are able to pay practically outright for small properties. For years there has been comparatively little buying of this class. Practically all the purchases have been by big men who have bought broad stretches of suburban land, holding it for years, or else at once having it sold in lots or to people who have bought houses.

The Canadian Pacific Railway state that they are about to expend several million dollars on the construction of new terminals in this city. The Canadian Northern Railway are preparing plans for the establishment of shops at

a point about four miles to the south of Ottawa. These shops will give employment to at least 4,000 men. As a result of these and similar evidences of progress and expansion, the real estate brokers report the nearest approach to a "boom" in property that is likely to attack so dignified a capital as Ottawa.

The outlook for the coming year is for a large expansion. Mr. H. W. Baker, Publicity Commissioner, is at present negotiating with over 170 different industrial "prospects," which include almost every class of manufacturing for which Ottawa is a suitable centre.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people and a conservative estimate of the output of these industries is \$38,000,000. The three pay rolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

Building operations continue to make steady increase, and it is expected that the total for 1911 will exceed that of last year, but will not equal the figures of 1909. The following comparative statement will be of interest:

Total value—

Building permits in 1909....	\$4,527,590
Building permits in 1910....	3,022,650
1st 10 months of 1911	2,587,900
October, 1910	438,925
October, 1911	390,250

The bank clearings are ahead of last years figures as will be seen by the following table:

For full year 1910	\$193,714,890
For month of October, 1910.	17,058,814
For month of October, 1911.	19,199,275
For 10 months ending October, 1911	172,317,255

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Porcupine, Ont.

After two years and a half of preparation, interrupted by the lamentable holocaust of June last, the Porcupine camp will commence to give forth rewards adequate to its promise next year. To all men who saw the western gold camps send out bricks in the first year of their existence it will appear strange that to-day there is not a stamp dropping in Porcupine.

From all present indications the Porcupine district will be the producer of gold bullion within the course of a very few months. The new Hollinger mill is being rushed to completion as rapidly as rather adverse transportation facilities will permit, and it is likely that the stamps will begin to pound about March 1st next. The Dome mill will be ready some time before this date, as early as Jan. 15th being talked of as the time for the inception of rock crushing. It is probable, however, that about Feb. 15th will see the real commencement of serious operations. This means that the two

big Porcupine properties will, from present indications, be able to ship out gold some time next spring.

The gold is there—dazzling to the naked eye—on the surface, visible in little cores that the black diamonds cut as they twirl at the end of their long tubes, biting into the rock. As an outward and visible belief that the gold is there for the mining ten thousand people have ousted the cow moose from the low-lying lands of Porcupine and have set up their habitations on the great Mattagami and many another mighty river flowing to the mud banks of James Bay. Three towns have sprung up, jealous of each other and squabbling, as all townlets on the frontier will, and people in Canada, Britain and the United States who will never see the camp have sent millions of dollars in machinery to get the gold out of the earth, and when they have it to reduce it to the universal currency for which all toil.

The mill is or should be the outward and above-ground sign of the abundance of wealth below. Previously in the history of gold-mining in Ontario the mill was built to impress the stockholders and to embody in the annual report. In Porcupine, to a very large extent, indeed, the mill is for the purpose of producing gold. The early promoters who desired to rush into mills experienced a killing frost, and the result is to-day that the plants commenced or projected are to a very large extent justified by the promise of the mine.

To date not \$100,000 in gold has been shipped from the Porcupine camp. Yet the mills, involving an outlay of \$680,000, will probably have been completed before the end of the year. They are:—

		Stamps.
Dome (building)	\$300,000	40
Hollinger (building) ..	250,000	40
McIntyre (proposed) ..	70,000	10
Vipond (commenced) ..	30,000	10
Rea (proposed)	30,000	10
	<hr/>	<hr/>
	\$680,000	110

So far the weather has not been at all

severe, though the thermometer showed about 21 below zero a couple of days. Without a wind, however, that does not feel cold hereabouts, owing to the dry atmosphere. People are dressed for cold, and they do not suffer half so much as people in the big cities might imagine. Hundreds of prospectors and others sleep in tents every night in the bush, but even when the mercury drops to thirty and thirty-five below there is comparatively little real suffering. Life here has not half the hardships that might be imagined, though at the same time it has many discomforts and inconveniences, and is quite trying enough for the average tenderfoot, or old-timer, either.

Among the buildings in Porcupine which are a credit to the camp, the new King George Hotel is worthy of special mention. It is modern and up-to-date in every way both as regards equipment and service, and would be an ornament to many an older and larger city.

By December 31 Toronto will have direct train connection with the gold fields. Passengers will be enabled to leave Toronto at eight o'clock each evening and go direct through by Pullman to South Porcupine, arriving there next evening in time for supper.

A new hotel with 20 rooms is to be built immediately at Mattagami Landing, and next spring a permanent hotel will be built directly facing the river. Need of good accommodation is felt, as traffic through this settlement is increasing.

Mattagami Landing is the point from which launches connect with Waweatin and Sandy Points, above and below, respectively, where power companies have generating stations, and it is also a stopping place for prospectors going to and from the townships to the west of Tisdale.

The future of this place looks bright, as it has every facility for a big distributing centre.

Port Arthur, Ont

That a new era of prosperity has set in at Port Arthur is evidenced by the statements of Mr. N. G. Neill, secretary of the Board of Trade, and Industrial Commissioner, who says American manufacturers are tumbling over themselves to secure sites for the purpose of establishing industrial plants in and around here.

One of the new industries is a \$450,000 steel mill, which will manufacture sheet steel and galvanized iron for the northwest, while another is the Garden City Feeder Company in which the municipality of Port Arthur will invest 75 per cent. of the capital, the balance being found by the company. Mr. Neill, commenting on the fact that many American concerns had been held back by limited capital from entering Canada, stated that this difficulty had been overcome as far as Port Arthur was concerned, by bringing English capital in touch with American manufacturers.

Like other up-to-date cities, Port Arthur is to have a garden suburb, an English syndicate having purchased 150 acres of land, on which they are erecting model workmen's houses, the property being laid out along the lines of the famous Garden City of Letchworth, England. A rental of \$10 monthly is to be made for these houses, but the tenants are given the opportunity of purchasing their homes by increasing this amount to \$15.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 18,000; assessment \$12,000,000.

Farming lands are being rapidly opened up, and increasing in value. The assured

employment and good wages offered at the Lake Ports, in the saw-mills and mines, in the water-power development and on the railways place the making of a comfortable home and a good farm in the agricultural sections of this district within the reach of the industrious and enterprising man without capital. Not only do the lines of labor mentioned offer a means of a man establishing himself on a farm in the district, but the fact that the resources of the district are industrial rather than agricultural assures a good home market for the products of the farm after it has been brought under cultivation. Market garden land within five miles of Port Arthur can be purchased from \$50.00 per acre. The market for all kinds of produce is good and continually increasing.

There are 15 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

As a health resort Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence. The remarkable purity of the water is attributed to the rock formation and the entire absence of limestone. These qualities, together with the purity of the air and the charming scenery makes Port Arthur an ideal summer and health resort.

There are a great many industries located her, such as, two boiler works, blast furnace, two sawmills, two foundries, two elevators, sash and door factory, stock yards, two brick factories, brewery, aerated water factory, stone-cutting establishment, three transshipping, freight houses, two systems cold storage and lake fisheries.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The Municipal-owned telephone system has 3,500 subscribers.

S. W. Ray is Mayor; J. M. McTeigue, City Clerk; J. W. Gurney, City Treasurer.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

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Radville, Sask.

Radville is a new town and divisional point on C.N.R. line, between Maryfield and Lethbridge, a line to Moose Jaw starts from here, and a line to run to the coal mines, 20 miles distant.

Builders and carpenters are wanted here. Splendid opening for flour mill. Plenty of water in the river. Also opportunity for dentist and veterinary surgeon.

The Seed Fair will be held Dec. 21st, 1911. The market day is Saturday.

The town is one year old, and has fine town hall, fire hall, red brick two-story public school, municipal hall, churches, public hall, licensed hotel, Bank of Commerce, managed by W. Hastie; Weyburn Security Bank, under the management of McG. Wilkinson.

C.N.R. telegraph and express, phone lines being constructed, two-tank chemical engine and other fire equipment.

Population, 350; assessment, \$120,000; tax rate, 5 mills; President Board of Trade, C. S. Hill; Secretary, G. F. Blundell; Overseer, C. S. Hill; Secretary-Treasurer, E. J. Moore; Postmaster, C. S. Hill.

Rainy River, Ont.

The town of Rainy River is on the river of the same name, and located 153 miles east of Winnipeg, and 286 miles west of Port Arthur, on the Canadian Northern Railway. There is a daily boat service in the summer to Kenora, about 86 miles distant on C.P.R.

Rainy River has lately received another addition to its industries in the shape of a \$50,000 stave mill. There are many large lumber mills here, and there is a good opening for a box factory, another stave mill, and for any industry using lumber, as the supply is practically unlimited and can be run down the many rivers to this point, where cheap power (water or electric) is abundant. There is also a good opportunity for a brick plant, a doctor, a dentist and a

lawyer. Write to Sydney Bateman, Secretary Board of Trade.

The population is 2,300; assessment, \$717,458; six teachers in the public school, also separate school, colleges, town hall, fire hall, gravel or cinder in the streets. The sidewalks are being replaced with cement on the principal streets. Canadian Northern telegraph, telephones, electric light and power (private ownership), theatre, dance hall, waterworks (250 connections), sewers and settling beds.

An agricultural fair and exhibition will be held here 1912.

The Bank of Commerce is managed by H. W. Graham.

W. O. Chapman is Mayor; S. Bateman, Town Clerk and Treasurer; S. Sage, Town Engineer; G. S. Parker, President Board of Trade; R. Reid, Postmaster.

Fire protection in charge of Chief A. H. Hanna, with fire hall, engine and latest equipment. Thos. McMahon is Chief of Police. There are four good hotels.

There is a good demand for carpenters and laborers.

Red Deer, Alta.

Red Deer is midway on the C.P.R. between Calgary and Edmonton. Has added a thousand to its population in the last year. It is now 2,700; assessment, \$4,119,270. G. W. Greene is President of Board of Trade; J. R. Davison, Secretary; R. B. Williver, Mayor; A. T. Stephenson, Treasurer and Clerk; H. Wallace, Postmaster.

A hundred thousand dollar cement plant has just located here. There are brick yards, roofing and tile works, tent and mattress factories, lumber mill, tannery and other manufacturing concerns.

There are public, separate and high schools, convent, business college, ladies' college, court house, municipal buildings, fire hall, societies hall, theatres, four hotels, Government phones and Western Electric phones (local, rural and long distance), C.P.R. telegraph, ex-

press, waterworks and sewer systems, electric light and power.

The banks indicate the strong financial position of this district. They are with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants, F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for foundry, also pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will indicate what the town will do for new comers.

Regina, Sask.

The official report of the investigating expert on Regina's water supply has been made public, and shows that there is available for development in the vicinity of Regina some 11,150,000 gallons water per day. Seven million gallons of this is procurable at a cost of \$1,106,045. It will thus be seen that Regina is assured a water supply for many years to come, which simply needs developing.

It is generally conceded that January is one of the slackest months of the year in the real estate business in Western Canada. This did not prove to be the fact so far as Regina is concerned, for several important real estate transfers were made, both in inside and sub-divisional property.

Investments are safe and sure; they are increasing in value daily. Unlimited opportunities lie open here for the capitalist, the investor and the financier.

Situated on the C. P. R. main line, 358 miles west of Winnipeg, Regina is the capital and largest city in Saskatchewan, the commercial and industrial centre of the middle west and possesses unique advantages for manufacturers, wholesalers and investors.

Regina's distributing territory comprises over 60,000 square miles, in which are located over 250 towns and villages, and a population of nearly half a million.

Revelstoke B.C.

Revelstoke is surrounded by the largest lumber and mining district in B.C. Municipality owns an unlimited water

There are openings here for pulp mills, machine shop, saw and shingle mills and tannery. W. F. Laing, Secretary Board of Trade, will be glad to give full particulars regarding the advantages of locating in Revelstoke.

The town is situated on the Columbia River, where it is crossed by the main line of the C.P.Ry. Is the junction of the main line of the Arrowhead and Kootenay Railway, which connects with the palatial steamers of the C.P.R. on the Arrow Lakes, and with the B. C. Southern, Columbia and Western, Crow's Nest Pass and Great Northern Railway systems to the south.

power and Hydro-Electric plant.

The land in this district is extremely fertile and able to support a population of 30,000 people.

This is also a mining district of no mean importance. One of the largest deposits of zinc ore on the continent is now being developed at Pingston Creek and the ore is being successfully treated. Here is the place where a prospector could certainly make a strike, as the showings of mineral are abundant. Those that have been opened up have panned out to the entire satisfaction of the owner.

The fruit growing possibilities must not be overlooked. Irrigation is not required, winters are mild and winter-killed trees are almost unknown. To the sportsman the attractions are great. Both large and small game are plentiful.

The population is 4,000; assessment, \$2,223.721; taxes are 25 mills.

W. H. Pratt, President Board of Trade; F. W. Laing, Secretary; Dr. J. H. Hamilton, Mayor; Bruce A. Lawson, Secretary-Treasurer; Alex. McRae, Postmaster.

The banks required for this busy town are, with their managers: Commerce,

F. M. Gibson; Imperial, A. B. McCleneghan; Molsons, W. H. Pratt.

There are two public schools, eight rooms each, high school, city hall, court house, two fire halls, opera house, theatre and picture shows.

Other commercial equipments include C.P.R. telegraph, Dominion express, Government telephone. Also private phone, local, rural and long distance. About seventy miles of streets, cement sidewalks and good hotels.

Water supply is from mountain streams, gravity system. Sewers are complete.

The town is increasing its power plant by an addition of 1,100 feet of new flume, enlargements to the dam, and water system.

Electric light and power owned by the municipality and supplied at extremely low rates.

Rosetown, Sask.

Rosetown is a new town on C.P.R., 166 miles north-west of Moosejaw, and 46 miles west of Outlook.

There are openings here for flour mill, machine shop, electric light plant, linseed mills, furniture store, hotel, flax mills. Write to J. H. Tregea, Secretary Board of Trade, or C. W. Holmes, President. They will give generous treatment to new industries.

W. McDougald is Mayor; S. B. Robinson, Secretary-Treasurer; L. Heartwell, Postmaster.

The population is 600. There are a four-room brick school, town hall, fire station, an hotel, Government phones, C.P.R. and C.N.R. telegraph and express.

There are two banks—Traders (N. McVicar, manager), and Union Bank (R. Gordon, manager).

Saskatoon, Sask.

Building permits for 1911 total \$5,028,366, thereby leading all the cities of Canada in this respect, and maintaining a place among the leaders with regard to total amount, actual and percentage increase over 1910.

In addition to \$316,300 worth of permits issued to the government of Saskatchewan and city of Saskatoon for telephone buildings, power house, fire halls, etc., there were permits granted for buildings which might be classed as public, as follows: Schools and colleges, \$385,000; theatres, clubs, etc., \$91,400; churches, Y. W. and Y. M. C. A. buildings, \$555,500. Thus it is evident that preparations are being made for the educational, social, and religious requirements of the city. It may be noted also that besides building three public schools the Board of Education have purchased ten new sites, in anticipation of future needs.

The permits for buildings used for financial, commercial and industrial purposes amount to \$1,670,000. These include office buildings, factories, all kinds of stores and a number of wholesale houses. The smaller buildings are frame, the majority brick and stone, and it is notable that modern concrete construction is much in evidence.

Perhaps, however, the most encouraging development has been in permits for residences, which are valued at \$1,461,190 for about 565 residences, ranging from the shack of \$200 to the \$11,000 home, making an average of a little over \$2,586.

A new record for acreage west of Saskatoon was established when Maxfield Bros. sold a half interest in 80 acres adjoining Cordage Park at \$800 an acre. The property is in Industrial Centre, being the west half of the N. W. quarter of 23-36-6. The west side has been very active both in sale of subdivided lots and acreage. The general outlook is most satisfactory, and a big movement is anticipated soon. Trackage property is in demand, but is being held at high prices.

Saskatoon is certainly going ahead. Its population eight years ago was only 113. The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

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Sackville, N.B.

Land seekers should enquire about this district. A line to G. R. McCord, Secretary Board of Trade, or E. M. Copp, President, will bring the necessary information.

Condensed milk plant, and furniture manufacturing will find special opportunities here. Also iron, textile and malleable works.

Sackville wants iron moulders. The foundries are extending their already large plants. A new wharf is under construction, also new railway station, and freight sheds. The old sidewalks are being replaced with concrete.

The industries added the last year are concrete works, leather manufacturing and wood-working plants.

There are 2,000 people within the incorporated town limits.

Sackville is on the tide water and Intercolonial Railway, 147 miles west of Halifax, and 38 miles east of Moncton

Jct. There are C.P.R. and West Union telegraph, local, rural and long distance phones, electric light and power from Eastern Development Co., gravity water system, owned by the town.

There are three grammar schools, high school, university, arts, engineering, applied science schools, ladies' college, conservatory of music, art gallery, business college, four public halls, and first-class hotels.

The banking interests are Royal Bank, G. H. Mackenzie, manager, and Bank of Nova Scotia, R. C. Williams, manager.

C. W. Fawcett is Mayor; Thos. Murray, Treasurer and Clerk; J. F. Allison, Postmaster.

Sault Ste. Marie, Ont.

That the remarkable progress of last year is to be continued at the Sault is shown by the figures for improvements that are to be undertaken this year. Approximately \$138,000 will be expended on a street paving programme, covering nearly five miles. Ten miles of cement sidewalks will be laid down, at an estimated cost of \$64,000.

Another \$130,000 will be expended in the construction of ten and a half miles of sewerage. Improvements to schools for the current year amount to about \$40,000, and \$7,500 has been appropriated for the purchase of 18 acres on the river front to be used for park purposes. Great industrial expansion is assured, and 1912 promises to be a banner year for Sault Ste. Marie in every way.

The Town is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc., bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave

mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's River the waste water way. 100,000 horsepower can be generated here.

Six million dollars are now being spent in industrial construction here.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

The railway facilities are: C. P. R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building to have connections here. There are four miles of electric street railway within the corporation.

The population is 10,613, and town has applied for a city charter. The assessment is \$5,967,764, tax rate 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C. P. R. and G. N. W. Telegraph, public, separate, high and technical schools, Government Municipal buildings, custom house and good hotels.

Sherbrooke, Que.

The Electric City. Claims it can supply the cheapest electric power in Can-

O'CONNOR & SHERIDAN Real Estate and Mining Brokers

665 Queen Street Phone 723
SAULT STE. MARIE, ONT.

Industrial Sites and High-class
Investments

ada. There are four trunk-lines of railroads—C.P.R., G.T.R., Quebec Central, and Boston and Maine. Thirty-three passenger trains enter or depart from Sherbrooke every day. The electric street railway is doubling the length of its tracks within the city limits.

Free site, \$15 power, tax exemption and other advantages make up Sherbrooke's claim to the manufacturer desiring a location.

The population is 17,000. Assessment, \$7,200,000. Tax rate, 18½ mills.

Mayor, C. W. Cote; Sec'y.-Treas., F. J. Griffith; City Engineer, I. Tremblay; Postmaster, W. A. Morehouse; President Board of Trade, E. Winn Farwell; Secretary, Chas. E. Bradford.

Bell Telephone, People's Local and Rural; C.P.R. and G.N.W. Telegraph; Churches, Schools; Educational facilities are abundant with their libraries and evening Technical School.

Drill Hall just erected, costing \$100,000; Court House, Municipal Buildings, Art Hall, Monument Nationale and theatres. Plenty of good hotels.

Eight miles of Electric City railroad, first-class fire equipment in charge of R. Davidson, Fire Chief.

Seven banks are required to look after the financial interests of this important industrial centre. They are, with their managers: National, A. U. Dorais;

S. W. FAWCETT Real Estate

Loans and Insurance
PHONE 124 P. O. BOX 384
SAULT STE. MARIE 22

REAL
ESTATE

CHITTY, MOFFLY & CHIPLEY,

Sault Ste. Marie.
Realty in all its branches.

REAL
ESTATE

Eastern Townships Bank (2), E. W. Farwell and F. A. Briggs; Quebec, Colin Crawford; Hochelaga, M. A. Laine; Montreal, R. A. E. Aitken; Merchants, H. Irwin.

Souris, Man.

Souris handled last season 251,000 bushels of grain, 436 cattle and 995 hogs. There are four elevators (capacity 180,000 bushels), stock yards, flour mill, etc., public and high schools, churches, gas plant owned by private company, water works, town hall, fire hall, post-office, and a good hotel.

There is an opening here for a creamery, a steam laundry, and a shoe store.

New recreation grounds and summer resort are being laid out; a post-office is under construction.

Souris is on the C.P.R., 26 miles southwest of Brandon, on the Souris River.

The President of the Board of Trade is T. L. Arnett; Secretary, A. S. Morrison; Mayor, A. J. Hughes; Clerk, J. W. Breckey; City Engineer, J. H. Smith; Postmaster, W. Wenman.

Dominion express, C.P.R. telegraph, Government phone (rural and long distance), population 2,000, assessment \$1,000,000, taxes 23 mills.

The Union Bank is under the management of V. L. Ferguson, and Merchants Bank, F. L. Adolph.

Smith's Falls Ont.

There is an opening here for iron working plants, foundries, knitting factories, textile factory and others, and the town offers many inducements to parties desiring to locate here.

There is good demand for all kinds of skilled labor here. Cement walks, water works, and sewerage are being extended throughout the town.

The Collegiate Institute is nearly completed. The total cost will be \$60,000, and the new General Hospital, also nearing completion, will cost \$40,000.

Five good hotels supply the wants of the travellers.

Smith's Falls is a divisional point on the C.P.R. Customs House, Dominion Express, Bell Telephone, rural, local and long distance, G.N.W. and C.P.R. Telegraph.

The population is 6,146. Assessment, \$2,096,052. Tax rate, 31 mills.

President of Board of Trade is Ogle Carss; Sec'y., R. Hawkins; Mayor, Adam Foster; City Treasurer, Henry Layng; City Engineer, S. B. Code; City Clerk, J. A. Lewis; Postmaster, D. A. Ferguson.

H. B. Wilson is manager of the Molsons Bank; L. J. R. Richardson, manager of the Union Bank; and S. L. Forrest, manager of Ottawa Bank.

Smith's Falls is 46 miles S.-W. of Ottawa, on the Rideau Canal and River, with passenger and freight steamboat service. There are four public schools, high school, collegiate institute, library, town hall, public halls, opera house and other amusement centres. Waterworks, electric light and power.

The principal factories are engaged in the production of farm implements, wire fence, malleable castings, ploughs, stoves, cooperage, etc. The Canadian Northern Railway is being built to get a share of the large volume of merchandise shipped from this point.

St. Catharines, Ont.

There are special facilities for paper and pulp mills, plenty of water, Hydro Electric power, and cheap coal. A foundry would find this an advantageous location. Grand Trunk Railway and C.N.R., with Welland Canal for boats; electric railway between Hamilton and Niagara, eight miles of which are in the city.

St. Catharines reports the building industry very brisk, new manufacturing concerns locating, making houses for employees scarce.

There are 20 miles of streets, paved with brick, cement block, blithic and macadam, and thirty miles of concrete sidewalks. The population is 13,450; as-

assessment roll, \$7,781,905; tax rate, 22 mills; waterworks, sewerage, electric power from Hydro-Electric and Cataract Power companies; also natural and manufactured gas.

Among the fine buildings are seven public schools, two separate schools, collegiate institute, business colleges, Loretto Abbey and college, county buildings, city hall, public library, Y.M.C.A., general and marine hospitals, isolation hospital and hospital for consumptives.

There are eight hotels, masonic hall, opera house and hippodrome. Three fire halls (50 alarm boxes), chemical engine and full equipment in charge of W. Early. The Chief of Police is H. N. Green.

The manufacturing concerns are too numerous to mention, and there is plenty of room for more. G. F. Knight, Secretary Board of Trade, will give all particulars.

The chief city officials are: J. McBride, Mayor; Wm. Mittleberger, Treasurer; A. Pay, City Clerk; Alex. Milne, City Engineer; S. G. Smith, Postmaster. Bell Telephone, local and long distance; G.N.W. and C.P.R. telegraph; Dominion express.

St. Catharines is in the centre of the fruit-growing district of the Niagara peninsula, and is justly designated "The Garden City." Its 25 daily express trains are hardly able to carry the fruit shipped from this point in the season.

The canning factories put up five million cans of fruit in a season, not counting that put up by other canneries in the vicinity.

It takes eight banks to attend to the financial wants of the city. They are, with their managers: Commerce, R. G. W. Conolly; Imperial (2), J. A. Forster; Nova Scotia, J. W. Corning; Traders, D. Muir; Toronto, G. W. Hodgette; Union, W. J. Dawson; Sterling, D. B. Crombie.

St. John, N.B.

The assurance of great expenditure to provide harbor and terminal facilities, not only for the Canadian Pacific but for

the Grand Trunk Pacific and Canadian Northern Railways, making St. John a great summer as well as a winter port, has electrified the business atmosphere, and a period of rapid growth and expansion has been entered on.

Real estate is rapidly rising in value, new industries are materializing, and the New Brunswick Hydro-Electric Company, with capital of \$1,500,000 will harness the water power and provide the city with cheaper heat, light and power.

A number of Montreal and English capitalists have lately invested in property at St. John, and a very decided forward movement is in progress. During the present year the armoury will be completed, a new post office, modelled somewhat after that at Winnipeg, will be begun. A large new theatre and the largest brush and broom factory in Canada will be erected; a beginning will probably be made on a new mill, by a company with \$5,000,000 capital, of which about \$2,000,000 is invested in timber lands; and there will be a boom in house building, besides the large expenditures to be made on the water front by the Federal Government and Canadian Pacific Railway.

The contract for the developments at Courtenay Bay in the harbor of St. John, has been let by the Government to Norton Griffiths & Co., an English firm. The contract price is \$7,500,000, and the work is to be completed within four years. Work at Courtenay Bay will be started immediately and when completed will make the harbor one of the most modern in the world.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, biulithic), and over 77 miles asphalt sidewalks.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

The banks and their managers are:

Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montréal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.

It is stated that there is an opening here for a five-hundred room hotel, to take care of tourist traffic and trans-Atlantic travel. The Secretary of the Board of Trade will give full particulars.

Stettler, Alta.

Quite recently there have been several residences placed under construction, and the occupied area of the town is rapidly increasing.

The municipal council are installing a system of waterworks, which are nearing completion. An electric light and power plant is under construction, and numerous street improvements are in view. The town hall buildings are centrally situated, including fire hall, council chamber, and secretary-treasurer's office.

The fire department is a well-equipped organization, having a highly efficient staff of volunteers. The apparatus includes gasoline fire engine, two-cylinder chemical engine, hose reels, ladders, etc.

Stettler is between Lacombe and Moosejaw, at the intersection of the C. P. R. and C. N. R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. As-

essment roll, \$1,107,500. Tax rate, .25 mills.

There are municipal buildings, Public School (cost \$50,000), Opera House, fire hall, flour mill, creamery, steam laundry, machine shops, and good hotels, municipal water-works and electric light plant, local, rural and Government telephones, C. P. R., C. N. R. telegraph and express.

There are four miles of plank paved streets, and two and one-half miles of sidewalks.

There are good openings for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

The secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants, by J. H. Johnson.

As an indication of the prosperity of this district, it may be noted that farm machinery to the value of a quarter of a million dollars were sold last season. At the annual cattle round-up there were 5,700 head in the bunch, and thoroughbred horses are a feature of this district.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treas.; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.

Toronto, Ont.

Population of Toronto	443,751
Bank clearings	\$1,852,397.605
Post Office earnings	\$1,963,065.28
Real estate transfers	16,007
Building permits	7,296
Value of buildings erected ..	\$24,374,539
New buildings erected	9,869
Total assessment of city	\$390,599,148

These figures have been compiled by Might Directories, Limited, whose thirty-seventh annual edition of the Toronto City Directory is just off the press. In every one of the lines above

indicated the city shows a gain over the preceding year.

In regard to the population figures above, which are in excess of the Federal census, the company says "It should be remembered that our method of enumeration is more thorough than theirs and should, therefore, be more accurate."

The following is a table showing the gains Toronto has made in 1911 over 1910:—

Bank clearings, 1910 ..	\$1,595,954,254 00
Bank clearings, 1911	1,852,397,605 00
P.O. earnings, 1910	1,709,493 34
P.O. earnings, 1911	1,963,065 28
Real estate transfers, 1910	14,546
Real estate transfers, 1911	16,007

Toronto's assessment,—

1910	\$349,206,510 00
1911	390,599,148 00

The Customs receipts for the past year amounted to \$15,538,630, being a net gain over 1910 of \$1,461,441.

In the real estate business the appreciation of property, especially downtown and central city lots, has been very marked. For instance, a lot at the corner of King and Yonge streets, 60 ft. by 90 ft., was sold in October, 1909, for \$501,291.812 (and the taxable value is for \$800,000. This is not an isolated case where property has nearly doubled itself in two years or less.

The liberal manner in which the Dominion Government has dealt with Toronto is shown by the following provisions in the Estimates:

New Customs examining warehouse, \$300,000.

Harbor improvement, \$195,000.

Dominion building for Canadian National Exhibition, \$100,000.

Barracks for permanent corps, \$100,000.

Military stores building, \$75,000.

Additions and alterations to Post Office, \$14,000; garage for motor trucks, \$15,000.

Dominion buildings, repairs, \$5,000.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,611,000 to \$147,893,000,

THE FOUNDATION OF SUCCESS

"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANNAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practice a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

Canada Permanent
Mortgage Corporation
Toronto Street - Toronto
ESTABLISHED 1855

while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000. In round figures land values have increased almost seventy millions in five years, and improvement values over fifty millions.

The Board of Directors of the Canadian National Exhibition for 1912 is as follows:

Hon. Pres., Geo. H. Gooderham; President, John G. Kent; 1st Vice, Jos. Oliver; 2nd Vice, Noel Marshall; Executive Committee, Section A, Ald. John Dunn; Section B, George Booth; Section C, R. Fleming; Chairmen of Committees—Horses, J. J. Dixon; Cattle, Robt. Miller; Dairy, W. W. Ballantyne; Women's Work, Noel Marshall; Agriculture, H. R. Frankland; Manufactures, Geo. Booth; Education, C. A. B. Brown; Fine Arts, W. K. McNaught; Poultry, A. Atkinson; Dogs, W. P. Fraser; Grounds, R. H. Graham.

Toronto's receipts from street railway percentage in November were \$38,598.47. The amount has nearly quadrupled in six years.

The number of buildings for which the City Architect's Department issued permits during the first ten months of 1911 was 7,576, an increase over the same period of 1910 of 1,206. The total approximate value of buildings for which permits were issued from January 1st, to October 31st, this year was \$20,306,699, as compared with \$17,734,488, the value for the same period of last year.

The total number of buildings for which permits were issued during October of this year was 804, with an approximate value of \$1,798,042. This is a decrease on the figures for the corresponding months of 1910 when the number was 862 and the value \$2,914,980. The decrease in value is attributed to the fact that October was the record month of last year, a considerable portion of the new General Hospital being included in the permits.

This year will make a new record in building for Toronto, and the value of

the buildings will be several millions greater than ever before.

The Customs revenue for October reaches a total of \$1,360,000. The returns for the corresponding month of 1910 were \$1,053,607, which exceeded the returns of any previous October. Thus October, 1911, is a record month, with an increase of slightly over \$300,000. This gain is remarkable, being the greatest since March, 1910, which showed an increase of \$356,000.

The statement of the assessment and population of the city for the present year serves to emphasize the extremely rapid growth during the past ten years.

The population has increased from 199,043 in 1901 to 374,672 this year, according to the assessors' figures, which are supposed to be a little conservative though fairly accurate.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population of the city in about twelve years.

The assessment of the city has increased even faster. In 1901 it was \$133,844,955, while the assessment just completed places it at \$344,835,115, an increase during the decade of no less than 158 per cent.

The Growth Year by Year.

The population and increases from year to year were as follows:

Year.	Population.	Increase.	P. C.
1901	199,043	.....	...
1902	205,887	6,844	3.4
1903	211,735	5,848	2.8
1904	226,045	14,310	6.8
1905	238,642	12,597	5.5
1906	253,720	15,078	6.3
1907	272,600	18,880	7.4
1908	287,201	14,601	5.3
1909	325,302	38,101	13.2
1910	341,991	16,689	5.1
1911	374,672	32,681	9.7

Bank clearings at Toronto continue to expand, the amount for October having totalled \$155,221,805, which is \$9,214,981

greater than in October last year, when clearings were considerably above the previous high record. The following comparisons show the remarkable expansion of the banking business at Toronto in the past eleven years:

October.

1907	\$108,925,057
1908	115,724,711
1909	133,768,916
1910	146,006,824
1911	155,221,805

Clearings for the ten months compare as follows:

Ten months, 1910	\$1,284,367,371
Ten months, 1911	1,485,216,749

The increase in the assessment of the City since 1905 is shown in the following comparative table:

1906	\$167,411,678
1907	184,283,085
1908	206,088,990
1909	227,800,000
1910	269,866,219

1911	306,604,774
1912	344,835,115

The new General Hospital, now being erected, will, when completed, occupy an entire block, comprising in all about ten acres, and will be probably the most complete of its kind in Canada. The aggregate cost of the completed structure will total \$1,750,000.

Trenton, Ont.

After carefully noting all the varied advantages possessed by Trenton, one can come to no other conclusion than that this little town will in the course of a very few years become a big city. There are many facilities for manufacturers and anyone desiring information should write A. Jones, Secretary Board of Trade. The town has many advantages to offer to sound concerns, and especially to those using water or electric power.

The Banks necessary to attend to financial requirements here are Molsons, managed by R. A. Thomson; Montreal,

KING EDWARD HOTEL

An absolutely fire-proof hotel
with 400 rooms, 300 with
baths.

Long distance telephone in
each room.

Luxuriously furnished rooms on
the upper floor overlooking
the Bay and Lake Ontario.

The centre of Ontario's famous
tourist district.

Five minutes from railway,
three minutes from boats.

One of the finest equipped
hotels in the world.

European Plan—

\$1.50 per day and up.

American Plan—

\$3.50 per day for room without bath.

\$4.00 per day for room with bath.

W. C. BAILEY, Manager

by B. H. Siddall; Standard, by E. U. Illsey.

Trenton is on the main line of the Grand Trunk Ry., 101 miles east of Toronto. The Canadian Northern and Central Ontario Railways also serve the town; the C. P. R. is reached via C. O. Ry.

Jesse Funnell is Mayor; J. W. Delaney, Treas.; G. W. Ostrom, City Clerk.

Trenton is on the shore of the Bay of Quinte, at the southern outlet of the Trent Canal System. It is a port of call for the passenger and freight boats to Toronto, Montreal, and all lake ports.

The population is 4,500, assessment \$1,522,270, tax-rate 25 mills. There are 40 miles macadam streets, 20 miles cement walks, Bell Phone system, local and long distance, G. N. W., C. P. R. and C. N. O. Telegraphs, Dominion and Canadian Northern Express, Custom House, Public, Separate and High Schools, Post Office, Town Hall, R. C. Parish Hall and Grand Opera House.

Some of the principal industries here are, paper mills, sash and door factory, baby carriage factory, foundries, bridge works, button and clothing factories, and coöperage.

There are good openings for an up-to-date business college and a first-class book store.

Vancouver, B.C.

The Royal Bank of Canada evidently does not believe that Vancouver land prices have been boomed beyond their legitimate values. This conservative financial institution has just paid \$250,000, or \$5,000 a front foot, for a corner on Granville street, which is the record price for lots outside of a few blocks on Hastings street.

The United Building Corporation, a newly formed limited liability company, intends to build a ten storey steel frame building on the site of the New York block, between Georgia and Dunsmuir Streets. The property sold for \$400,000, or \$4,000 a front foot. The company is prepared to build to 18 stories if the

building by-law limiting the height of buildings is modified to allow it, in which case an extra \$200,000 will be spent on the building.

A permit has been taken out for the erection of an eight-storey office building on the southwest corner of Pender and Homer Streets. The building will be of a steel construction and will have light permanently on three sides. The entrance will be one of the most imposing in Vancouver. The basement will be fitted up for large safe deposit vaults, with all modern equipment, such as cubicles, coupon clipping room, etc. The second floor is also to be equipped as a banking room. The building is being constructed by the Norton Griffiths Construction Company, and it is understood that the Dominion Trust has secured a long term lease on the basement and main floor.

At a banquet of the Master Builders in Vancouver recently the announcement was made that building permits for the year had passed the \$15,000,000 mark.

During the last year or two the growth of this city has been enormous. The entrance of new railways, the flocking here of retired settlers from the east who seek a warmer climate—for even now it is warmer in Vancouver than many other spots on the globe—and the immigration of so many new citizens who look upon the city as an ideal place for the creation of a fortune, all tend to promote the growth and prosperity of the terminal metropolis.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers:—

Bank of Nova Scotia—H. D. Burns; Granville St. branch, H. Rogers.

Eastern Townships Bank—W. H. Hargrave; Kitsilano branch, P. Gomery (Acting).

Molsons—J. H. Campbell; Main St., A. W. Jarvis (Agent).

British North America—W. Godfrey.

Quebec Bank—G. S. F. Robitaille.
Imperial Bank—A. Jukes; Fairview,

1909287,000,000
1910445,000,000

Hastings and Abbott—A. R. Green;
Main Street, W. A. Wright.

Bank of Hamilton—E. Buchanan; E.
Vancouver, H. L. Paynter; N. Vancou-
ver, C. G. Heaven; S. Vancouver, F. N.
Hirst.

Bank of Vancouver—F. Dallas; Broad-
way West, O. Moon; Cedar Cottage, E.
G. Sutherland; Pender Street, C. Reid;
Granville St., A. H. Hawkes.

Traders—A. R. Heiter.

Royal—F. T. Walker; Bridge St., G.
Bowser; Cordova St., H. F. Montgom-
ery; East End, S. G. Jardine; Fairview,
F. C. Birks; Granville St. Centre, R. F.
Howden; Hillcrest, A. A. Steeves; Mt.
Pleasant, P. L. Bengay; Park Drive, R.
Jardine; Robson St., G. H. Stevens.

Toronto—F. A. Brodie; Hastings and
Carrall Sts., E. J. H. Vanston.

Union—T. McCaffrey; Cordova St.,
J. Anderson; Main St., C. C. Dickson;
Mt. Pleasant, W. G. Scott; Vancouver
South, R. J. Hopper.

Ottawa—Chas. G. Pennock.

Dominion—W. F. Gwyn (Acting);
Granville St., ———.

Northern Crown—J. P. Roberts; Gran-
ville St., E. Stuart George; Mount Plea-
sant, D. McGowen.

Montreal—C. Sweeny; Main St., S. L.
Smith (Sub-Agent).

Commerce—Wm. Murray; East, C. W.
Durrant; Fairview, J. C. E. Chadwick;
Mt. Pleasant, J. G. Mullen; Park Drive,
M. Nicholson.

Merchants—G. S. Harrison; Hastings
St., F. Pike.

The rapid and substantial rise of Van-
couver is shown in the following statis-
tics of Bank Clearances:

1901	\$47,000,000
1902	54,000,000
1903	66,000,000
1904	74,000,000
1905	88,000,000
1906	132,000,000
1907	191,000,000
1908	183,000,000

For the first nine months of 1911 the
total was \$389,809,930, an increase of
more than seventy millions over the cor-
responding period of 1910.

Up to the present the chief products of
manufacture have been lumber, sashes,
doors, etc. The output has been very
large. Last year one mill alone exported
to foreign countries thirty-eight million
feet of lumber.

There are now, however, many other
commodities produced in Vancouver, as
the following list of industries and pro-
ducts will indicate: Abattoirs, aerated
waters, asbestos goods, auto and buggy
tops, bakeries, bamboo furniture, boats,
book-binderies, boots and shoes, boxes
(paper and wood), brass foundries, brew-
eries, biscuits, bottling works, brick
(clay, cement, etc.), brooms, cigars, con-
crete blocks, confectionery, cooperages,
cornices, coffee-grinding, dairy products,
drugs, engravings, feed and flour mills,
fences, fish-packing, fire-proof walls, fish-
ermen's supplies, furniture, furriers, gas,
gasoline lamps and engines, gas and elec-
tric fixtures, glass-blowing, granite works,
harness, trunks and leather goods, ice,
ironworking, jewellers, jams and spices,
etc., ladies' garments, lithographing, log-
ging engines and tools, lumber, shingles,
sashes and doors, mantels and show-
cases, marine machinery, office files and
furniture, pianos, portable houses, poul-
try supplies, car fenders, rice mills, roof-
ing, sawmill supplies, soap, sugar, stoves
and furnaces, umbrellas, wagons and
carriages, wire and nails, wooden pipes,
etc.

The industrial future of Vancouver is
assured, for here will be the factors re-
quired for the upbuilding of a great
manufacturing centre—the raw materials,
plentiful supply of hydro-electric power,
immense coal deposits, and ideal trans-
portation facilities by land and sea. It
is no idle boast to predict that Vancouver
will become one of the greatest industrial
centres of Canada and of the Pacific
coast.

Building Returns—Comparative statement of Building Permits from 1902 to 1910 inclusive.

Year.	No of Permits.	Value of Buildings.
1902	417	\$833,607
1903	580	1,426,148
1904	836	1,968,591
1905	940	2,653,000
1906	1,096	4,308,410
1907	1,773	5,632,744
1908	1,697	5,950,893
1909	2,054	7,258,565
1910	2,260	13,150,365
<hr/>		
	No. of Permits.	Value of Buildings.
First 9 mos., 1911 . . .	2,144	\$13,559,270
First 9 mos., 1910 . . .	1,779	9,010,190
<hr/>		
Increase for 1911 . . .	365	\$4,549,080

The chief City officials are: Mayor, L. D. Taylor; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. G. McCandless; Secretary, W. Skene. Postmaster, R. G. McPherson.

The electric supply is operated by the B. C. Electric Railway Co. and also by the Western Canada Power Co. Prices for both lighting and power vary according to quantity. The gas works are owned by the B. C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls,

123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain. The tax rate of 2 per cent., as mentioned above, is on realty only, and has not varied in several years. The official census return gives Vancouver a population of 101,000, but in all fairness this figure should be very considerably increased, because there are large numbers of people who work or carry on their business in the city and who reside just outside the limits. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000.

The street railway service covers a very large area, including, besides the city proper, the points in Point Gray, South Vancouver and New Westminster.

Victoria, B.C.

The prospect of an early spring has caused considerable activity in real estate and predictions are made freely that 1912 will be a banner year in the growth of Victoria. Just at present there is a great deal of interest in the lots running from Macauley Point to Esquimalt road. There is no doubt that all through the James Bay district, and everywhere around the inner harbor, and the proposed outer harbor, there will be a great many transactions recorded in the very near future. Values in the central part of the city still hold strong. A 60-foot lot sold the other day for \$42,000; and

WATCH NORTH VANCOUVER

Now that the bridge across the inlet to Vancouver is assured, all property, especially in vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1000, on easy payments, can be had now. Buy before you are too late, these will double in a few months. Write for full particulars to

GEORGIA REAL ESTATE CO., 544 Georgia St., Vancouver, B.C.
Bert D. Frost **Phone 6331**

thirty feet on Yates street brought \$60,000.

The packing plant of the Swift Company is expected to locate here in the near future.

The widening of north Douglas street, of which the estimate is \$616,000, which will add thirty-four extra feet to the street, has been taken up by the council and will be decided on at an early date.

Captain C. H. Nicholson, manager of the Grand Trunk Pacific Steamship Company, says the plans are ready for the big building which the company proposes to erect on the Wharf Street site, and he is awaiting word from the head offices of the company to award the contracts for construction.

Building figures for the first ten months of the year 1911 have set a new mark, \$3,145,540. This exceeds the whole of last year, and is over \$1,000,000 advance on the first ten months of 1910.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H. Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip, Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. Galletly; Commerce, F. L. Crawford; North, H. R. Beaven; Merchants, R. F. Taylor.

Welland, Ont.

Twenty-five new manufacturing concerns have located in the town in the last five years. The Deer Co. are about to locate there with a million-dollar plant. Also the Automatic Transportation Co., with a \$40,000 plant.

A company composed of Welland men has been organized to erect a \$200,000 hotel here. They plan to put up one of the finest hotels in Canada, outside of the larger cities. It will be of the style of the Chateau Laurier, Ottawa.

Electric power is supplied by Ontario Power Co., and the Dominion Power Co. at from \$13 to \$16 per h.p.

Town gas may be had for domestic use at 30c. per thousand, and for power at 20c. per thousand cubic feet.

Water is supplied through a four-mile conduit from Lake Erie. The town is building a new water-works plant, street railway and street pavements, which are to be all concrete and completed in 1912. The sewerage system is good.

G. W. Sutherland is Mayor; J. H. Burgor, Treas.; J. Black, Engineer; G. Boyd, Clerk; G. H. Burgor, Postmaster; B. J. McCormick, Industrial Commissioner; D. Ross, President Board of Trade; J. D. Payne, Secretary.

There is an Air Volunteer Fire Brigade, with Chas. Staff, Fire Chief; H. Jones is Chief of Police.

The banks and their managers are: Dominion (C. S. Prim), Toronto (F. A.

VANCOUVER ISLAND

HAWNIGAN LAKE is one of the most beautiful scenic spots in this Province. It is situated within twenty-five miles of VICTORIA, on the E. & N. Railway, at an elevation of about eight hundred feet. As a summer resort it is unsurpassed, being free from mosquitoes, etc., and on account of the distance from the salt water and the elevation it gives a complete change of air. The LAKE is ideal for boating, and the railroad company run suburban trains for the convenience of business men during the summer months—fare, 50c. During the shooting season one will find deer, blue and willow grouse, also mountain quail very abundant. Now that the City of Victoria is taking over Sooke Lake for waterworks, SHAWNIGAN will be the only desirable body of fresh water within reach. We offer for quick sale some of the choicest locations at the right price, on easy terms. Do not wait until the Spring to secure ground there—everyone intends buying in the Spring. Write us now, before values increase 50 to 100 per cent.

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Vancouver

PHONE SEYMOUR 7221

Lount), Royal (G. S. Moore), Imperial (G. C. Brown), Nova Scotia (A. H. M. Hay).

Transportation is good via G. T. R., Mich. Cent., T., H. & B., and Wabash Railroads; the electric line to Niagara or Hamilton, and the Welland Canal for boat traffic.

Amongst the public buildings are County Court House, County Hospital, Industrial Home, Town Hall, Post Office, Public and High Schools, Business Colleges, Temple Building, Orient Hall and theatres.

The population is now figured at 6,500; assessment, \$3,076,000; tax rate, 25 mills.

Very liberal inducements are offered to new industries.

Weyburn, Sask.

Simultaneously with the decision of the Weyburn Board of Trade to enter on a campaign of publicity, there has been a marked activity in industrial circles here. Mr. Charles A. Cooke, of Saskatoon, has been appointed publicity agent, and is prepared to answer any inquiries relating to Weyburn.

There are excellent openings for business in this Southern Saskatchewan town, appropriately enough named "The International Gateway." An opportunity is offered for the establishment of a flour mill, planing mills, biscuit factory, foundry and machine shop, pottery factory and wholesale houses. Special inducements are offered in the matter of sites.

The population has grown from 600 in 1906, to 3,300 in 1912. The town assessment is \$1,780,875, and the balance of borrowing power still unimpaired is \$127,684.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States and thus placing Wey-

burn on another main trunk line to the American centres of industry.

Weyburn will be a divisional point on the C.P.R. line from Winnipeg to Lethbridge, and on the G.T.P. line to the west. The C.N.R. will also make this one of their principal points in Western Canada. An appropriation has been made by the C.P.R. for a commodious new depot here.

Seven immense elevators that line the tracks at this point, with a combined capacity of 300,000 bushels, were kept busy handling last year's crop, and a million and a quarter bushels of wheat were dealt with.

Weyburn is the headquarters of the Weyburn Security bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are Bank of Commerce, A. Swinford, manager; Union Bank, C. H. Hartney, manager; Bank of Montreal, R. S. Whateley, manager; Home Bank, J. K. Hislop, manager.

Weyburn has no water or fuel problem. After the expenditure of much time and money an abundance of excellent water has been secured. Under present conditions the supply is ample for the population of 15,000, and can be largely increased. The provincial analyst pronounces the water to be of the highest quality and remarkably pure. Situated in the centre of a vast coal bearing region, Weyburn will never know the meaning of a shortage of fuel, coal being laid down at a very low rate by the Souris mines.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town, will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

There are 19 wholesales located here, 2 large brick schools. A handsome high

school building will be erected this year. The town has admirable fire protection provided by a municipality owned power plant, capable of developing 650 horse power. There are five excellent churches, two hospitals, two live weekly newspapers, four fine hotels, with another in contemplation, government-owned telephones with long distance connections, two theatres, Masonic temple, and one of the largest and most picturesque fair grounds in the West.

Among the principal buildings to be erected during the present year are: Post Office, \$65,000; collegiate institute, \$75,000; McKinnon Co., department store, \$100,000, and the International Harvester Co., warehouse, \$80,000.

Joseph Mergens is president of the Board of Trade; Charles A. Cooke, Secretary; J. McTaggart, Mayor; G. Ross, Town Clerk; N. Murray, Town Engineer and Harry McGowan, Postmaster.

Windsor, Ont.

Windsor has forty acres set apart for factory sites. Under a special Act of Parliament the city has the power to offer its sites with free taxes, free water and free light. The shipping facilities are excellent, Windsor being one of the principal ports on the Great Lakes, opposite Detroit, Mich.

Land values are soaring in Windsor, and its assessment has increased four million dollars in one year.

The total assessment is now \$15,931,925.

There are Dominion, Canadian, American, Pacific and U. S. Express, Bell, local and long distance telephone, G. N. W. and C. P. R. telegraphs, electric light and power, natural gas (12c. per thousand for power), 60 miles of streets, concrete, asphalt and macadam, and 60 miles of concrete sidewalks.

The population is 18,200, the assessment \$13,500, and tax-rate 24 mills. The Mayor is J. W. Hanna; City Treasurer, W. R. Thomson, City Engineer, M. E. Brian; City Clerk, Stephen Lusted; Postmaster, Alf. Wigle; President Board of

Trade is O. E. Fleming; Secretary, A. W. Jackson.

It takes five banks to look after the business of the city: Imperial (G. J. Lackner), Traders (Geo. Mair), Dominion (H. Rush), Commerce (A. E. Tayler), Merchants (G. Carruthers).

Mr. Fox, of Fox Bros., thus expresses his opinion of manufacturing in Windsor: "I consider Windsor the best, cheapest and most advantageous city for the shipper of manufactured goods of any city I know of in Canada." This is a pretty strong statement. If you question it and desire a location, A. W. Jackson, Sec. Board of Trade, will cheerfully give you every information you desire and assistance to locate your business.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly, and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

When this full programme of railway construction is completed Regina will have a total of fifteen lines of railway radiating in all directions.

The city owns and operates the electric light and power plant, and excellent water supply.

Amongst the leading industrial concerns are harness factory, flour mill, (capacity 150 barrels) cement and brick plants, sash and door factories, baking powder factory, ice company, aerated water, cigar, mattress, friction engine, soap and other factories, foundries, brewery, steam laundry, tannery, etc.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit fac-

Population
in 1906
600

The International Gateway.

Population
in 1911
3,300

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SASKATCHEWAN

CANADA.

The Railroad Centre of the World's
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Unexcelled opportunities for Investors
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Board of Trade.

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sions to right parties.

WEYBURN, SASK.

H. A. STAVELEY

FARM LANDS, CITY PROPERTY

WEYBURN, SASK., CANADA.

tory, a motor car factory, lithographic printing works, etc.

As evidence of the progress and development which have taken place, the statistics given below will be of interest.

Population.

1882	200
1891	2,000
1901	2,645
1905	5,500
1910	18,500
1911	30,210

Building.

1904	\$210,000 00
1907	1,177,840 00
1910	2,351,288 00
To Sept. 30, 1911.....	4,250,000 00

Assessment.

1904	\$2,284,710 00
1906	6,448,092 00
1910	20,900,000 00
1911	34,840,003 00

Bank Clearings.

1st nine months 1910.....	\$33,547,433 48
1st nine months 1911.....	49,269,937 70

Customs House.

1st nine months 1910.....	\$512,880 61
1st nine months 1911.....	642,573 64

Increase\$129,693 03

Post Office.

Stamp Sales:

1st nine months 1910.....	\$64,898 55
1st nine months 1911.....	85,505 72

Increase this year over last \$10,707 17

The principal city officials are: Mayor, P. McAra, Jr.; City Clerk, A. E. Chivers; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, T. B. Patton; Secretary, R. J. Burdett; Postmaster, J. Nicoll.

The following are the banks and their managers: Bank of Nova Scotia, A. G. Macdonald; Imperial, J. A. Wetmore; Traders, C. O. Hodgins; Royal, R. L. Ritchie; Union, B. B. Carter; Ottawa, T. M. Hyndman; Dominion, W. S. Gray; Northern Crown, W. M. Logan; Montreal, A. F. Angus; Commerce, A. W. Ridout; Merchants, H. R. Belt.

Winnipeg, Man.

Winnipeg's greatest building year—such is the title that the year that has just gone out has earned for itself. Over seventeen and a half millions of dollars represent the total cost of the building permits taken out during 1911, an amount which has never been equalled in any previous year of the history of the city. Not only is there an increase over the permits last year, but the increase has been steady and substantial, showing an advance over the figures of last year by two and a half millions of dollars.

The building during the year has been steady and constant, and while the four winter months are the only ones in which the total cost of the permits taken out has fallen below the million mark, yet in each case the sum has been such as to show that even in the severe winter climate which prevails in Winnipeg it is possible to do a certain amount of building in what has generally been regarded as the off season.

Even greater things are expected in 1912.

Mr. C. N. Bell, Secretary of the Winnipeg Grain Exchange, announces that Winnipeg again leads all grain shipping cities as the largest market on the continent, outclassing Minneapolis last year by 5,000,000 bushels of wheat, and 15,000,000 bushels of oats, while on the other hand Winnipeg leads Chicago in the quantity of wheat handled in the year by 60,000,000 bushels.

Winnipeg must shortly become a borrower on the London money market, for a million and a half is needed for urgent local improvements. A number of works

have been ordered by the Council within the last few years, but there has not been nearly enough money available and the result is that at present about \$1,500,000 worth of works have been ordered and not executed.

The total earnings of the street railway last year were \$1,634,019, an increase of over a quarter of a million on the previous year. Total passengers carried were over 40,000,000, and the city's percentage share is \$81,000, being 5 per cent. of the gross revenue.

The municipal power plant is located at Point du Bois, on the Winnipeg River, 77 miles north-east of the city of Winnipeg. The water fall—naturally 32 feet—is increased by the power development dam to 47 feet. Mill pond of 6,000 acres. The total power available without storage is 60,000 horsepower, which can be increased to 100,000. The cost of the works, including generating stations, transmission line and terminal stations, all completed and equipped, is \$4,000,000.

Winnipeg has available raw materials in abundance: grains of all kinds for the flour and cereal food manufacturer; wool for the spinner; flax seed for the oil manufacturer; sugar beets can be grown profitably; hides for the tanner and shoe manufacturer; big scrap iron centre; clay for brick and pottery; straw and pulp for paper mills; mineral; gypsum; peat, sale; manganese; limestone and sand for glass making; iron deposits on navigable water to city; and many other natural resources undeveloped.

Winnipeg is one of the world's healthful cities; the death-rate last year was only 13.6 per 1,000 inhabitants. The city's artesian well water is unexcelled for its purity. Winnipeg is 710 feet above the sea level. Summer days have 16 hours' sunshine, and winter is marked by clear weather, absence of moisture making climate agreeable and pleasant.

Winnipeg has expended in the past

six years and nine months ending September 30th, 1911, \$75,461,175 in new buildings. This represented 23,451 buildings, and it is safe to say that no city on the continent can show a better balanced distribution for a solid growth than has gone into the wholesale houses, business blocks, churches, schools and handsome homes and apartments of Winnipeg. For example, take the nine months of year 1911 ending September 30th: \$2,333,300 has gone into fine apartment blocks, the average cost of the eight largest being \$96,000 each, and of the fifteen largest \$76,333 each; eighty-seven factory and warehouse buildings have been erected in the nine months at a cost of \$2,487,400, and for schools, churches and hospitals, \$1,018,500. Prosperity is indicated in the handsome private homes of citizens that have been erected from January to October, 1911. Twenty-four of these residences have cost on an average \$17,270 each, while there have been one hundred and sixty-three homes built costing between \$5,000 and \$10,000 each, and four hundred and seventy-two houses that cost over \$3,000 and less than \$5,000. Among the goods that are made in Winnipeg's factories are awnings, tents and flags, Japan ware, coffee ware, milk cans, bags of cotton and jute, grain bags, flour bags, bags of burlap for coal and heavy material; bedding, mattresses and pillows; boxes and crates; brick, clay and cement products; concrete blocks; butter and dairy products; carriages, trucks, wagons, fire department trucks and wagons, sleighs, cigars, confectionery, candies, cornices, tin and galvanized house fittings and roofing materials; copper plate, zinc and tin engravings, wire, woven wire, gate, farm, poultry and stock fencing, cereals and breakfast goods; chipped, bevelled and stained glass; harness, horse collars, saddlery, robes, whips, rugs, horse clothing; iron and brass ware, boilers, machinery, transmitters, structural steel, iron fencing, ornamental ironwork, rolled iron, hoisting engines, jewelry, marble and

other stone monuments; lubricating and linseed oil; packing-house products, pork products, lard, cured meats; house and carriage paints, varnishes, putty, stock food; laundry and toilet soap, washing powder; dressed, artificial and ornamental stone and marble; grocery sundries, package teas, coffees, baking powder, spices, extracts, bottled syrups, vinegar, pickles, catsup; ladies' and children's ready-made clothing, men's shirts, overalls and caps; office and bank fittings, fixtures, sash, doors, screens, stairwork; furs; brooms, gypsum and plaster products; rubber stamps; trunks; asbestos goods.

The increase in population is shown in the following table:

1902	48,411
1904	67,262
1906	101,057
1908	128,000
1910	151,450
1911 (Estimated)	180,000

Winnipeg realty values increase steadily. The following figures give the total assessments of the city:

1901	\$25,077,400
1902	28,615,810
1905	62,727,680
1906	80,511,727
1909	131,402,800
1911	172,677,250

1911 Tax Rate, 13½ mills.

As an indication of the expansion of business the following table of bank clearings will be of interest:

1902	\$188,370,003
1904	294,601,437
1906	504,585,914
1908	614,111,801
1910	953,415,281
1911 (1st nine months)	751,795,673

The marked advance in the value of new building operations which took place in 1910 has been well maintained during the present year. A comparative statement will make this clear:

Building Permits.

1908	\$5,513,700
1909	9,226,325
1910	15,116,450
1911 (1st 10 months)	16,939,650

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlett; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants, W. J. Finucan.

The Mayor is H. Sanford Evans; City



New Permanent Exhibition Building erected by the City of Winnipeg Industrial Bureau . It occupies a most prominent position on Main Street, in the very centre of the city. In addition to being the new headquarters of the City's Industrial and Publicity Department, under the control of the Industrial Commissioner, the new building contains a large number of permanent exhibits by Winnipeg firms.

To the Manufacturer

Western Canada is a big field, filled with a prosperous people. The remarkable development taking place is creating an unprecedented demand for home industries.

WINNIPEG

the natural supply centre, wants these manufacturers and offers greater combined advantages in cheap power, light, sites, low taxation, labor conditions, railway facilities, banking, etc., than any city in Canada.

Special reports prepared and mailed free of charge, on the manufacturing possibilities of any line of industry, by addressing

CHAS. F. ROLAND, Commissioner

Winnipeg Industrial Bureau

:-:

WINNIPEG, Manitoba

Clerk, Chas. Brown; City Treasurer, H. C. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. H. N. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, H. Bruce Gordon; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

One hundred and ten new factories have been established in Winnipeg during the past four years.

There are special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies ready to wear goods, food stuffs, starch, boots and shoes, felt wear, metal goods, wire nails, hardware specialties, flax and jute goods, beet sugar, elevator machinery, electrical fixtures, automobiles, home and office furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges and furnaces.

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References: Eastern Townships Bank

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18 Winnipeg business bodies conduct a bureau of information upon the West's wonderful opportunities. This bureau has compiled statistics in every line of business and industry. If you are interested, write to-day for free information and handsome illustrated booklet to

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OSLER, HAMMOND & NANTON

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WINNIPEG, CANADA

Yorkton, Sask.

Yorkton is on the C. P. R. line, 282 miles west of Winnipeg. The Grand Trunk Pacific also serves town. Customs House, Dominion and Canadian Express. C. P. R. and G. T. Pacific Telegraphs are in operation.

Yorkton has just completed the installation of a municipal electric light system, and other improvements are in progress. There are Government local and long distance phones. The phone system will be taken over by municipality in 1912.

The gas is supplied by private company.

There is a fine town hall, theatre, Odd-fellows' hall, Collegiate Institute (which cost \$75,000), Business colleges, Barracks of the Y. N. W. Mounted Police and a new \$75,000 Catholic Hospital.

The population now exceeds 3,500, assessment \$2,600,000, tax rate 24 mills.

The eight elevators have a capacity of 265,000 bushels, and handled last season 2,181,000 bushels of grain.

The stock yards handled 2,874 cattle and 1,434 hogs. The flour mill has a capacity of 100 barrels a day. The oatmeal mills find plenty to do as well as the other industries located in this rich mixed farming district.

The banks and their managers are: British North America, J. McDonald; Toronto, M. Duncan; Union, C. W. R. Pearson; Commerce, H. L. Edmonds.

Levi Beck is Mayor; J. A. M. Patrick, President Board of Trade; G. H. Bradbrook, Secretary Board of Trade; A. McArthur, Resident Engineer; T. F. Acheson, Secretary-Treasurer; J. M. Clark, Postmaster; F. Pawlett, Fire Chief; Inspector Junget of Royal N. W. Mounted Police.

There are 18 miles of streets with cement sidewalks, and a good sign of prosperity is that there are no stores vacant.

The town will welcome new industries. For inducements to locate, write Secretary Board of Trade. There are openings for boarding house, skating rink, wholesale houses of all kinds. Trackage on the R. R. industrial switch is obtainable at low rates.

The annual fair is held in July.

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13

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The BUSY MAN'S CANADA

Published monthly in the interests of Canadian Progress and Development

VOL. II.

APRIL, 1912

No. 3

ALONG THE TRAIL

Judge Mabee Protects Capital.

THE long-drawn-out rate case of the Dawson City Board of Trade vs. the White Pass and Yukon Railway has been finally disposed of by the Railway Board. After hearing the evidence the board in January, 1911, issued an order reducing the rates by one-third. The company appealed to the late Government, and the case was reopened and much additional evidence submitted.

"The Railway Board, as a result of this new evidence, has now decided to rescind the order of January, 1911, but it has succeeded in securing from the company an agreement to considerably reduce the existing rates.

The chief reason for the Board's change of opinion is that evidence was submitted which made it clear that if the reduced rates ordered had gone into effect the company would have defaulted in the payment of the interest to British bondholders to the extent of \$127,000.

Judge Mabee states that while the public should not be allowed to be robbed by railway companies, it is equally important "that the capital invested in transportation companies should be permitted to earn fair and reasonable dividends. Railway construction in Canada depends entirely on outside capital, thousands of millions, that must be borrowed within the next generation or two.

"We have in Canada less than thirty thousand miles of railway as against more than 235,000 in the United States. Within fifty years Canada will require greater railway mileage than now exists in the United States. The money for the construction of this must, for many years at least, largely come from abroad; and how long would these investments continue, if it were known that their earning power might at any moment be terminated by the intervention of this Board?"

For Medical Freedom.

THE Ontario League for Medical Freedom has just been organized in Toronto.

The aim of the league is set forth in the following declaration of principles:

We oppose the granting of a monopoly of healing practice to any system or systems of healing.

We oppose any attempts to take from us our inalienable right to employ in the hour of illness the practitioner or system of our choice.

We oppose the establishment of State medicine as we would oppose the establishment of State religion.

While in favor of sanitation and cleanliness in the highest degree we oppose the attempted use of these general principles as a cloak for compulsory medical treatment.

We oppose discrimination in favor of any school of healing in the selection of Dominion, Provincial or municipal officers charged with the administration of sanitary quarantine or other health regulations.

We oppose the use of public funds, public schools or other public institutions for the dissemination of literature, the advertising of the theories or the furtherance of the propaganda of any particular system of healing.

We propose to prosecute a campaign of education and publicity not only to arrest any further encroachment upon our right to select the practitioner or system of our choice in the hour of illness, but also to regain

the rights that have been taken from us and to establish forever the principle of medical freedom.

BOARDS OF TRADES' PROGRESSIVE PROGRAMME

IN their two days' convention at Toronto the Ontario Associated Boards of Trade were practically unanimous in urging the following for immediate action on the part of the Provincial and Dominion Governments:

Prevention of the practice of bonusing industries.

Wide prosecution of these good roads policy.

Extending the Hydro-electric system throughout New Ontario.

Appointment of a Colonization Commission for New Ontario.

Extension of the Government railroad to Toronto, Hudson Bay and to Georgian Bay.

Establishment of a prison farm in New Ontario.

Better provision for physical welfare of New Ontario people.

Care of the levels of the great lakes.

Improvement of St. Lawrence water route.

Enlargement of the Welland Canal.

Making the French River navigable.

Appointment of a commission to regulate Canadian marine shipping rates.

GOVERNMENT WILL OPERATE ELEVATORS

A STATEMENT of policy on the Government ownership of terminal elevators has been made by Hon. George E. Foster, Minister of Trade and Commerce.

"The Government," he said, "intends to ask Parliament for a grant of money for this purpose at the present session. I am not now prepared to say what the amount will be. It is not proposed to construct, lease or operate elevators at any other place but Fort William. The time may come when this may be extended to Prince Rupert, Vancouver, Hudson Bay or other ports, but I do not want to be understood as saying that the Government proposes to take in charge the building of all elevators at all ports. Some must be left to private and corporate enterprise, and a great deal must be left to private and corporate enterprise in the future."

Hon. William Pugsley pressed upon the Minister the need of elevator accommodation at St. Lawrence ports and at St. John.

Mr. Foster replied that the Grain bill contemplated only the situation in the West and at the head of the Great Lakes.

NINETY-EIGHT NEW STATIONS

With the new train service that went into effect December 29th on the Grand Trunk Pacific Railway, 98 of the new stations, out of the 150 con-

tracted for in the spring, have been opened, 27 are under construction, and the balance will be completed in the spring. These stations on the Grand Trunk Pacific are an innovation in Western Canada, for they provide, unlike stations built heretofore, for looking after the flag stations all the year round. [This means that stations called flag stations, points where trains only stop when there are passengers to get on or off, are in charge winter and summer of a capable employee, and are kept heated day and night. The arrangement has been made with sectionmen to live in these stations. Quarters have been provided for them, and in return for looking after the station and keeping it in shape for receiving passengers at all times, they have heat and rent free. A stipulation made by the company is that the agent or sectionman must be married. In this way the company expects to receive better service.

DATE OF PUBLICATION

The publishers of THE BUSY MAN'S CANADA have decided in future to bring out the magazine at the beginning instead of at the end of each month as heretofore. The present issue, therefore, is dated April instead of March. The date of expiry of all subscriptions and advertising contracts now on our books will consequently be advanced one month—for instance, subscriptions dated to expire in December will be continued till January.



LATE HON. EDWARD BLAKE.

The Hon. Edward Blake, eminent jurist, statesman and scholar, whose whole life was practically entirely devoted to Canadian and Imperial politics, died at his home in Toronto, March 1st, in his 79th year. Previous to Laurier's assuming the leadership of the Liberal party in Canada, Blake was the party leader, and previous to his entering Federal politics he had been Premier of Ontario, being succeeded by Mowat. In 1892 he entered the Imperial Parliament as Nationalist for South Longford, Ireland, retiring four years ago on account of ill-health. Up to the time of his death, while strength remained to him, he took an intense interest in the Home Rule movement in Ireland.

Only five members of the House of Commons, who occupied seats during the time Hon. Edward Blake was a member remain: Sir Wilfrid Laurier, Hon. Geo. E. Foster, Hon. Speaker Sproule, Hon. John Haggart, and Mr. Wm. Smith, of South Ontario.

IN THE PUBLIC EYE

Prince Rupert, Gem of the Golden West.

IN the western half of this New World, where towns like mushrooms grow, there is scarcely a city that does not hold citizens who can boast of having seen the place grow from a village to what it is to-day; but at Prince Rupert, the Western end of the Grand Trunk Pacific Railway, we have the rare opportunity of look-

Many things must be considered. It must have a harbor second to none, and lie where the rails could reach it without seriously lengthening the line, or increasing the gradients. The entire north coast was searched, and every harbor sounded before a final decision was made. Although practically landlocked, the harbor has a



Bird's Eye View of Prince Rupert, the Pacific Terminus of the Grand Trunk Pacific.

ing forward and fashioning in our mind's eye a beautiful city sure to be.

Prince Rupert is situated 550 miles north of Vancouver, and forty miles south of the Alaskan Boundary. It is in the same latitude as London, and has a climate the mean temperature of which is about the same as that of the metropolis of the British Isles.

The selection of the Pacific Coast terminus was one of the most important tasks with which the builders of this national highway had to do.

mile-wide channel, and is sufficient in size to shelter all the ships that are likely to come to it, great as are the possibilities of this new port.

And because Prince Rupert is at the end of the line, and five hundred miles nearer Japan and the East than any of its rivals on the Pacific Coast; because it is on the shortest line from Liverpool to Yokohama, the shortest route around the world, it is bound to lie on the All Red Route.

Probably never before has so much



Prince Rupert Dock, Pacific Terminus of the Grand Trunk Pacific Railway.



Unloading Steel at Prince Rupert for the Grand Trunk Pacific Railway.

money and time been expended in the planning of a new city as has been devoted to the preliminary work at Prince Rupert, not only by the Railway Company, but by the Dominion and Provincial Governments as well. A complete topographical survey was made of all lands comprised in the townsite covering an area of 2,000 acres, and great care was taken with this work on account of the important bearing it would have upon the final laying out of streets, etc.

2,000 feet in width at the narrowest part with a minimum depth of 36 feet at low tide, and for a width of 1,500 feet the minimum depth is 60 feet.

Messrs. Brett & Hall, of Boston, Mass., trained in that school of landscape architectural design which claims F. L. Olmstead, deceased, as its founder and inspiration, and to whose memory Mount Royal Park, Montreal, is a beautiful monument—were secured by the Railway Company to lay out the townsite. They



Residences at Prince Rupert.

The Dominion Government Hydrographic Survey has made a complete survey of the harbor and approaches, which shows that the entire harbor from the entrance to the extreme end of the upper harbor, a distance of fourteen miles, is entirely free from rocks or obstructions of any kind and of a sufficient depth to afford good anchorage.

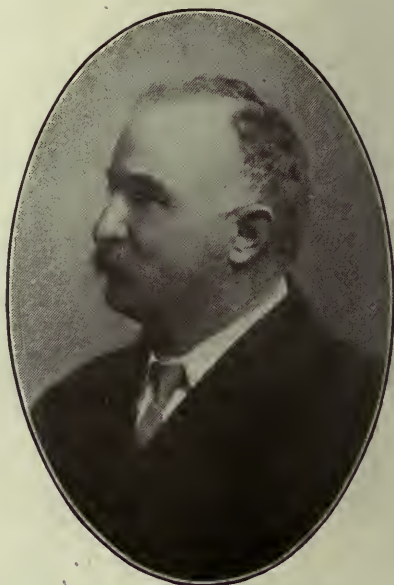
The entrance is perfectly straight,

have provided a plan which is eminently satisfactory and will ensure a practical development while preserving for the future city splendid opportunities for parks, for municipal improvements, and for architectural embellishment. It is believed by many who have studied this plan that Prince Rupert will be one of the most beautiful cities on the American Continent.

SOME OF ONTARIO'S MAYORS FOR 1912



CHARLES HOPEWELL, Ottawa.



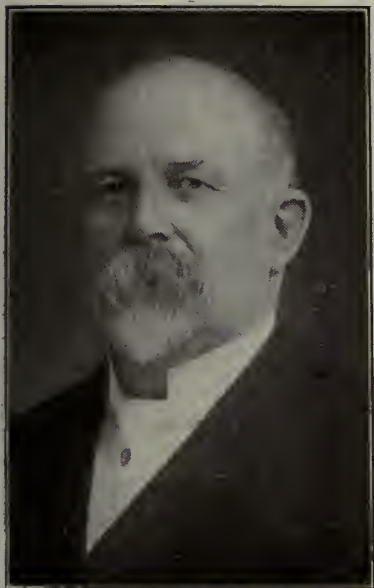
E. LEMON, Owen Sound.



GEORGE J. THORPE, Guelph.



GEORGE H. LEES, Hamilton.



A. G. VERMILYEA, Belleville.



WILLIAM ANDERSON, Chatham.



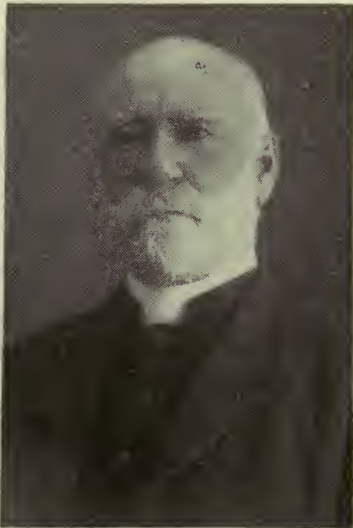
C. H. HARTMAN, Brantford.



C. M. R. GRAHAM, London.



R. N. PRICE, Mayor of St. Thomas.



REV. DR. BRYCE,

Of Winnipeg, joint author with Dr. Wilfred Campbell of "The Scotsman in Canada," and member of the Canadian Commission on Technical Education and Industrial Training.

Henri Bourassi

The brilliant journalist and orator, and the stormy petrel of Canadian politics, who, as leader of the Nationalists, is waging a campaign in Quebec Province to fight for the guarantee of separate schools in the District of Keewatin, which is to be annexed to Manitoba.

"The Conservatives may have the power, but they have not the right to do as they are doing," he said, "and I warn them that before long their power will be stripped from them. I have denounced Laurier for



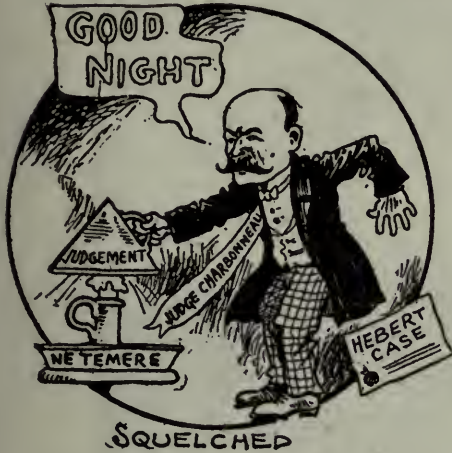
HENRI BOURASSA.

far less than this, and I do not intend to take from the Conservative party worse insults and baser treatment than anything Laurier ever gave to us."—(See article on another page.)

A report has gone into circulation that Mr. Henri Bourassa is preparing to seek election to the House of Commons as the avowed leader of the Nationalist party.

To conduct great matters and never commit a fault, is above the force of human nature.—Plutarch.

TOPICS TOLD IN CARTOON



—Sunday World.



LET THEM BARK.

—Toronto News.



RENFREW GOES GRIT.

—Sunday World.



JACK CANUCK.—"The trouble with this business is that the delivery system has fallen down. I could do a whole of a trade if I could only shoot out the goods when they're ready."

—Toronto Star Weekly.



SONGS OF THE DAY.

—Toronto Star Weekly.



WELLAND CANAL, WHICH IS TO BE GREATLY ENLARGED.

A lock on the present system. The present depth of 14 feet will be enlarged to 22 feet, the Dominion Government undertaking to spend \$30,000,000 in its improvement. This will go far to retain the export trade from the West in Canadian channels, and supplement in an important way the transcontinental railways.

THE ONLY REMEDY

SOME people think they are busy because they climb on a treadmill of a morning and stay on all day, day after day. They may be busy and they may not. A man might take a job of pumping water and spend his life at the job, ten or twelve hours a day, yet never be busy. A busy man would contrive a windmill to do his work, while he busied himself in discovering and developing a new hydraulic system.

No man is busy who simply puts in every day with his muscles. Most people think they are so busy that they never have time to learn anything.

The "Fort Garry" Hotel, Winnipeg.



The Fort Garry Hotel, Winnipeg, Grand Trunk Pacific Railway.

ADJACENT to the ruins of that historic monument, "Old Fort Garry," memorable in the early history of Canada's now Western metropolis is being erected "The Fort Garry," truly representative of greater Winnipeg—a magnificent edifice—to rank with the world's finest hotels, embodying in its construction the most advanced, scientific and architectural ideals. Located in the very heart of the city, to which all lines of traffic converge, it is readily accessi-

ble to the railroads and electric car lines, and within a radius of a few blocks of most of the leading theatres, while one minute's walk will place one amongst the largest and most pretentious of the great stores in the centre of the shopping districts, or enable one to reach the great new terminal station of the Grand Trunk Pacific.

"The Fort Garry," to be constructed by the Grand Trunk Pacific, will be built of the finest of Canadian granite

and buff limestone, in the style of the old French Chateaux of Normandy and Touraine, and will rear its stately heights to fourteen stories. The building is to have approximately three hundred and fifty sleeping chambers and will be richly furnished in faultless taste. All its bedrooms are to have private bathrooms, and are to be equipped with every approved modern appointment. Nothing that would in any way contribute to the comfort and welfare of its guests has been overlooked in the preparation of the plans and interior arrangements.

THE GRAIN BLOCKADE



DREAMS OF AN ALBERTA FARMER.

—Calgary News-Telegram.



Mr. A. A. Wilson,

Elected President of the Board of Trade, Fort William. He is the youngest man in Canada holding such a position.



HON. SENATOR LANDRY,
Speaker of the Senate.

BUSY MAN'S CANADA

You can have this magazine delivered to you regularly every month for a year for One Dollar.

Not too dear, is it?

Just scrutinize the present number.



OVERWEIGHT.

"What's the matter, dear? Can't you get it together again?"
"Oh, yes, I've got it together, but I don't know what to do with these two bits that are left over."

—London Tatler.

TOPICS OF TO-DAY

The Great Coal Crisis

Threatened Revolution in the Industrial World

THE eyes of the whole world are on the great British coal strike. It is a titanic struggle between capital and labor, fraught with terrible possibilities for the present and promising immense world-wide consequences for the future, of which few may now dream.

The accompanying cartoon, drawn for the *Daily Chronicle* by David Wilson, suggests most realistically that coal mining is the fundamental industry of all other industries, which are borne up on the shoulders of the miner who gets the coal.

Mr. A. W. Innes, in his new history of "England's Industrial Development" (published by Messrs. Rivington), says that "labor has attained a degree of organization for which history provides no precedent, and on its use of that organization British industrial prosperity mainly depends."

"It seems not altogether unlikely that the severest strife which our people will be absorbed in in the near future may be the internecine struggle of industrial quarrels, brought about, in a large degree, by the hard fate of the least successful in the pitiless economic struggle of daily life in the peaceful shires of England and

Wales," writes Mr. Cecil Battine in the *Fortnightly Review*.

Two Trades with Power

"We have had it brought home to us in the last two years," says the

THE MODERN ATLAS



Westminster Gazette, "that there are two trades in the country—the railway trade and the coal trade—which differ from all others in their power to inflict widespread ruin upon the

public by their failure or stoppage, from whatever cause. The coal trade, like the railways, is a monopoly, and in recent years it has come to be controlled by great combinations on the side of labor and capital, which have in effect destroyed the competitive safeguards that political economists

assumed in their arguments against State interference. The fact that the whole trade can strike at one blow is the final proof of the completeness of the process. The failure of owners and miners to settle the dispute will compel a reconsideration of the whole attitude of the Government to this trade."

THE MINIMUM WAGE CONSIDERED

There is a spirited defence of the Minimum Wage in the *New Age*, which points out with much insight that if the minds and wills of the workers were released of their burdens by such a wage their power of work would be greatly increased.

"The men would never have dreamed of demanding so humane and intelligent a privilege if the best minds of the public had not put it into their heads," says the *New Age*. "Over a period of now, at least, twenty years the doctrine of the Minimum Wage has been preached, not merely by agitators and Socialists, but by every intelligent writer, speaker, and journalist. The doctrine appears as a dogma in the strangest places. In the House of Lords it may fairly be described as rampant. Sir Arthur Markham has preached it for years in the House of Commons and out of it.

"Church congresses, social welfare conferences, Nonconformist assemblies, Liberal newspapers, Unionist journals, sociologists, eugenists, atheists, tinkers, tailors, etc., etc.—they have all been at it. Except in first-class carriages after a bad day in the city you will never hear a word

spoken against the principle of the Minimum Wage. If the principle alone were in dispute at this moment (and we are sadly afraid that practice is not yet in question) the decision of the public has long ago been made. The defeat of the men will be the defeat of the public, for, by every fair line of thought, the men are fighting the public's battle as much as their own.

"If only wages could be raised without reducing dividends, if only the poor could be made richer without the rich being made poorer, none would be more eager to put the principle of the Minimum Wage into practice than our wealthy classes. We ourselves are disposed to believe that the miracle can under certain conditions be performed.

Case for Co-Partnery.

"Short of nationalisation, what is there that the State can do in the matter of the existing labor unrest?" asks the *New Age*. "In the Commons a good many references were made to the device of co-partnery. The labor unrest, it was said, is due to the fact that the men have no interest in the profits of their industries. A sys-

tem of profit-sharing, voluntarily established by the masters, would consolidate labor and capital by appealing equally to the cupidity of both.

The solution of the whole problem, therefore, is to request, compel, or persuade the masters to take their men into co-partnership and to divide

MAP OF THE STRIKE



The coal districts are indicated in black. The number of strikers in each district is also shown.

the spoils in the ratio of the shares invested in the business.

"Minimum Wage or no Minimum Wage, this association on equal terms in management (which is practically ownership) is inevitable. Whatever else may happen, it is certain now that the trade unions will grow in strength, and their demands will be proportionate to their power. They may perhaps be defeated this year, as they were defeated in 1911; they may be defeated next year; but it is merely a matter of months before they win. To concede a Minimum Wage will not then be enough, even if its concession should stop the threat of the present strike; for it must be remembered that the minimum wage, established in principle, will need to be maintained in fact.

"Suppose, for example, that as a result of Government pressure the coal owners within the next few days accept universally the principle of the Minimum—who is to see that the principle is applied? The coal managers may be trusted to see that a Minimum Day's work is done before the Minimum Day's wage is paid, but only the association of the men themselves in the management will ensure that what is being given with one hand is not being taken away from

them with the other. Horrible injustices to the young, infirm and old may be expected if the Minimum Wage is established at the sole discretion of the masters. Nothing less than its administration by the men jointly with the owners will satisfy us that even the concession of the Minimum Wage is not at least a curse as well as a blessing.

Management is Property.

"It is impossible in large industries, depending so much upon subdivision of labor, to allocate to each employee a proportionate share in the technical proprietorship. His share of the proceeds comes to him and must continue to come to him in the form of wages, the amount and conditions and security of which must be determined by himself in concert with his fellows and with the employers' managers. Management, we have said, is property, and once associate a guild or union of men with the actual management of their industry and they may be relied upon to utilise their generally superior technical knowledge to obtain complete control. Until nationalization substitutes the State for the private owners this co-management is obviously the best way out of the present difficulty."

WHAT WE MAY EXPECT

If the miners, who are already one of the best paid sections of labor, can declare that they have won the principle of the Minimum Wage by the threat of revolution, what will be the effect on the worse-paid millions of their fellows in other indus-

tries?" asks the *Pall Mall Gazette*. "That is the point to which Ministerial and public attention must be directed in connection with measures for the settlement of the coal war only. We must face some inevitable consequences, and face them in time.

"Remember that the rise in prices will continue to confront us, whether we wish it or not, with an unprecedented economic situation of increasing gravity. That is the deeper problem.

"By popular education we have changed the whole mentality of the working classes. We have stimulated their imagination and desires in a manner certain to increase their discontent with their environment, and as certain to make them use the power of economic insurrection—for it is nothing less—as well as the power of the vote for the purpose of extorting a larger share of the rewards of industry and of the amenities of life.

"But that is not all. While agitation and education alike have been inciting the masses to strive upwards, economic forces, like the production of gold, have been steadily and remorselessly depressing them by decreasing the purchasing power of money and reducing their real wages. This is the situation, and it is useless to blink it. *It is a situation unprecedented since modern democracy began.*

"Always before, since the middle of the nineteenth century, one of two things was happening. Either wages were rising strongly or prices were falling. In either case, the workers gained, and economists are divided as to whether the masses made more solid progress in the earlier cycle of increased earnings or in the later period of diminishing expenses, which lasted down to 1895. In any case, the movement of democratic well-being in this country was con-

tinuous and upward down to the end of the nineteenth century. For the first time the masses, just when their imagination was concentrated more vividly than ever upon obtaining higher rewards for their labor and raising the level of their lives, have suffered a long set-back. For ten years their condition has been deteriorating. The average working-class household, in that period, has lost about two shillings a week on balance, owing to the effect of higher



AS UNITED STATES CARTOONIST 'VIEWS' COAL SITUATION IN ENGLAND
—Copyright, 1912, by C. J. Smith.

prices in reducing the purchasing power of earnings and the measure of 'real wages'—the measure, that is, of command over the necessities and comforts of life.

The only Sure Path.

"The vast output of gold continues, aggravating the whole subtle revolution in values, and prices may continue to rise indefinitely for years to come. Unless the rewards of labor rise with them, we shall be threatened

with further developments as bad as a coal strike, or worse. Tariff Reform alone, though a powerful and indispensable help, will not be a sufficient solution.

"To establish the principle of the Minimum Wage will do nothing whatever to prevent disputes with respect to the figure at which the minimum ought to be fixed. The remedy on which all the non-Socialist parties can and must concentrate is that of general co-partnership and profit-sharing. It is the only sure path to industrial stability and social peace," adds the *Pall Mall*.

Thinking people are asking,

"Where will it end?" Certain it is that labor has realized its strength. How will it use it? To what ends will it go with its demands? An all-world agitation for an eight-hour day is talked of, with a general movement towards it this year by organized labor, involving the United States, Great Britain, Australia, South Africa and other British possessions.

When the British coal miners struck, the Germans followed. The American miners will follow if their demands are not satisfied. Where will it end? Have we only just seen the beginning? Many who have studied the situation say yes.

A CANADIAN NOTE OF WARNING.

Hon. Wallace Nesbitt, one of the master intellects of the Ontario Bar, sounded a note of warning to the Canadian Club at Ottawa the other day. After paying a tribute to the Canadian Clubs and the good they were doing, Mr. Nesbitt in opening his address called attention to the serious currents of unrest that were becoming evident through the United States and England. "*These conditions show us that we must study and work to prevent an enormous slaughter of the best interests of the country,*" he said. "*More people must become interested in public questions. It must be shown that the interests of the working man are the interests of the wealthy man.* In doing such work as this the Canadian clubs are performing an immense national service."

Taking up the watering of stocks, Mr. Nesbitt said that something must

be done to prevent this from being carried on to the extent to which it was now being exploited in Canada. This was especially urgent in connection with the flotation of public utilities. Men who had never done a day's work in their lives were floating big companies, reaping a big harvest from the thousands of honest investors from whom they drew money, and placing themselves in such a position that when asked for concessions they pleaded the necessity of earning dividends and howled for the protection of the investing public. "*These expensive mushroom millionaires, with their loud manners and extravagant tastes, their automobiles and champagne suppers, their evidences of easy living and loose conduct, have done more to corrupt the young men of the country than has any other influence flowing from over-capitalization,*"

said Mr. Nesbitt. *"Young men ask why they should work hard to obtain a living when these men are able to live in luxury with so little effort."*

Guard Against Rebellion.

Taking the view that the big combines are here to stay, Mr. Nesbitt said it was advisable to bring them within control and to provide for their future regulation. He would suggest a new commission, with as wide powers as the railways commission, to regulate the price of commodities to

the consumer. It would be an industrial commission.

It was urgently necessary that this commission be placed so that it would guard the people from being oppressed into a state of rebellion by an increasing cost of living. For the larger interests were sometimes so arbitrary in their methods that unprecedented situations arose. "England to-day is up against the proposition of saying to the mine-owners, "You shall give a man a living wage to work in the bowels of the earth," said Mr. Nesbitt.

The Coming Anglo-Saxon Federation

Canada, United States and United Kingdom.

Reginald R. Buckley in T. P.'s Weekly.

WITHIN a hundred years of Waterloo we are in friendly alliance with France, and that without the bond of language. And it is just a hundred years ago since our Canadian settlers, backed by home troops, beat the Americans at Chateauguay. It was not long before that we learnt at Bunker's Hill the first principles of freedom. Upon battles and other mistakes rise the realities. Battles are the lovers' quarrels of history. At least this is so when three unities—the Dominion of Canada, the United States, and Great Britain—are bound together by the language of Shakespeare.

There were two arguments in favor of a permanent Confederation of the Anglo-Celtic peoples. The one was that as members of the Aryan Race it was ordained by nature that we should live in unity as a tribe. The other, in favor with business men, is

that our interests are allied, and that our Governments also should be in alliance.

Common Ideals.

But the scientist replies: "No. The Aryan Race is a fallacy. Language and not race bound together the Aryans, who really belonged to various races." And the business man replies: "The three peoples are competitors, and it will never satisfy them to amalgamate."

Take no notice of this. What binds men together is neither science nor business, but a recognition of common ideals, expressed in a common language. And I base this plea for the Federation of Canada, the United States, and ourselves on the following reasons:—

- a. We speak the same language.
- b. We have the same love of freedom.
- c. We have the same origins.

The first proposition is self-evident. The fact that we have fought each other for freedom proves the second. But the third is the stumbling block. Just as the Briton is a mixture of Northmen, Normans, Angles, Britons, Romans, Teutons, and Celts, who have been added to our stock by alliance, by conquest, by defeat, so the people of the United States is an agglomeration of English, Scotch, and Irish exiles or emigrants. Nor is there a nation in Europe that has not poured its alloy into the melting-pot. The American is as complex a mixture as the Briton.

Yet, whatever has happened to Great Britain throughout history, her language has remained. And the same may be said of the States. The ancient Briton, painted blue, may even now be hunting with the Red Indian upon the plains behind the setting sun. But here, on the solid earth, remains the English-speaking people.

Canada Not a Colony.

Our relations with Canada are clear. Canada is not a colony, but a Dominion in federation with the home country. On the one hand British Imperialism claims Canada. On the other the Monroe doctrine calls Canada its federation with the other States on the Continent of America. But, as we said on January 12th:

The Monroe Doctrine, like the Imperial idea, is a matter of territory. But the time moves on towards a Confederation of the Race.

Since writing these words an important study of "The American

People," by A. Maurice Low (Fisher Unwin. Vol. II. 8s. 6d. net), has appeared. The main idea of that book may be summed up in a sentence. It is a great work, and allies practical knowledge with imaginative foresight.

Although the American people are to some extent a cosmopolitan people, on the other hand they speak English; the "texture of the American mind is native to the soil." Their political institutions, their architecture, universities, athletics are different in kind and degree from ours. The American business man and the American woman are unmistakable. If, then, it were proposed that the United States should "come back" into the fold, the idea would be ludicrous. And, unhappily, the Federal Idea to many minds means the Fetteration of the English-speaking people.

The Federal Idea.

The States of America, each with a certain self-government, do not centralize, according to Mr. Low. Neither Washington nor New York is a capital in the sense that London or Berlin are capitals. If the good American goes to Paris when he dies, he comes to London as the centre of his homeland, even though he is apt to spend his time there in reminding the Briton that the true seat of wisdom lies in his own State.

Now local patriotism is of the vital kind. The American, like the Roman, is a "citizen," not a "subject." Here, again, one would say, is an obstacle to this beautiful idea of Con-

federation. Local patriotism prevents Fetteration, but not Federation. Just as Lancashire and Warwickshire are more real to their inhabitants than any idea of world politics, so Maryland and Virginia are more essential than the Republic. Of course, no one admits that for fear of being called "parochial." But it is so. And the reason is that while we are born locally we invent our own world politics.

The American Constitution is written—surely a proof of its deliberate origin. Our Constitution is not written, and from the time of the Witanagemote has changed continually, while Canada would maintain what has been her noblest distinction—absolute freedom and independence, based upon her own energies.

I have written rather like a family lawyer arranging the marriage of an American heiress to a British heir of all the ages. Some may say: "Are you an astute politician, who sees what an impregnable position such an alliance would build up?"

A Shakesperean Empire.

Or one might say: "This is an artist's dream, based upon a vision of a Shakesperean Empire, the sort of divine vision conjured up by passages in 'The Tempest,' written, as we know, when Shakespeare's friend was Governor of the Virginia Company."

Call it scheme or dream, what matter, if it come true? But the obstacle on our side lies in the habit of thinking of Americans as "Yankees" (which, of course, means "English"), and in the American, pride of inde-

pendence. The average Briton has not forgotten the people of Boston (Boston, of all places!) for throwing into the harbor those chests of tea rather than pay duty.

One can but deal here with the main question; and that, as Burke well knew, is one of freedom. The cause of disruption was that which makes a high-spirited boy defy his father. And in time the Prodigal Father will offer the Son a partnership.

The Prodigal Father.

England as the Prodigal Father has fought his brother Scot. He has fought the Welshman out of his mountain fastnesses, and Ireland has been a battle-ground. But out of the struggle has emerged always a new unity. The Britons can understand one another, but, unlike Columbus, they have not discovered America.

What is an American?

"When does the animal," asks Mr. Low, "cease to be foreign to the soil?" The answer is indefinite. But it is clear that the American whom you or I met to-day is not English, or German, or Dutch, though he may be a little of each, or, maybe, Spanish, Italian, or French. The American has a contempt for law, accepting occasionally "lynch law," or an "unwritten law." The Briton venerates even the absurdities of law. "Where the laws are held lightly," cries Whitman, "there the great city stands." The Three Musketeers were not like three bananas on a stem, nor were they all Gascons. One does not fall

in love with anyone of the same way of thought. Therefore, to say that the Anglo-Celtic Confederation is destined to failure because the contracting parties are different is to refuse to see the obvious. One might as well cancel the penny post because people might write nasty letters across the Atlantic.

Viewed thus, there seems to be no argument against a mutual alliance between the United States and the United Kingdom, involving the recognition of the mutual banner of St. George without the abolition of "Union Jack" or "Stars and Stripes." This involves more than an Arbitration Treaty, which, after all, is only a code upon which to quarrel. It involves a written constitution mutually signed, providing for a per-

manent Federal Parliament, controlling the mutual interests of the new Empire or Confederation, without affecting the local government of Republic, Dominion, or Kingdom, which would be units in a larger and nobler unity.

This, indeed, would be Tennyson's "Parliament of Man and Federation of the World," a dream so large that all the pessimists on earth will raise a Gargantuan croak. But the larger an idea the more powerful its hold upon the imagination. British and American liberties have been forged at the anvil of gigantic dreams. And if the sword of liberty has been so forged, the jewelled sheath of unity likewise can be welded by the same strong arms.

Quebec's Demand for Separate Schools

Mr. Bourassa Declares War:

FOLLOWING the lead of Mr. Henri Bourassa and the Nationalists, a well organized campaign is now being waged through Quebec Province to fight for the guarantee of separate schools in the district of Keewatin, which is to be annexed to Manitoba.

This is being undertaken by a body known as the Constitutional Defence Association of Canada, which is circulating petitions throughout the whole Province. A peculiar feature of the movement is that an appeal is being made to Protestants to sign the petition on the ground that the guarantee would protect their rights where they are in a minority, as well

as the claims of the Catholics where they may be in the minority.

The petition which is being circulated reads as follows, directed to the Speakers and members of both the Senate and House of Commons:

The Petition.

"That before passing the bill now before the House of Commons, purporting to annex a part of Keewatin territory to the Province of Manitoba, the Government and Parliament of Canada make such provision, by an express statement in the aforesaid bill, or by a special law, or by any other constitutional procedure to the same effect, as will preserve and

insure for the future to that part of the aforesaid Keewatin territory the guarantees and powers from the point of view of the right to separate and denominational schools which are insured to it by and in the law of the North-West Territories now applicable to the present case."

In conjunction with this the Constitutional Defence Association has sent out a series of circulars to Catholic priests through the Province asking their assistance in organizing petitions to the Government on the matter. The circulars state that "there are several weighty reasons peculiar to the present circumstances why the Catholic hierarchy should not take the lead, but rather let the agitation in favor of the schools originate in the ranks of the Catholic body." And, accordingly, it is stated that the Catholics have started to agitate, with the full support of the Bishops.

The circular proceeds: "Keewatin may some day contain a large Catholic population. The maintaining of Catholic separate schools, without the right to a share in Government and municipal grants by people who are forced to pay taxes to the public schools, will be a real hardship, and in sparsely settled districts a practical impossibility. . . . Your reverence may know of other ways, apart from petitioning, in which public opinion may be influenced in favor of the cause."

For Immediate Action.

The circular asks the priests to take general and immediate action, setting forth that "even if the agitation fail in its immediate purpose of influenc-

ing legislation regarding Keewatin, it will still be most useful in uniting Catholics in view of the very serious dangers now menacing their rights from bitter and organized attacks on the marriage legislation of the Church. Yet much as these attacks are to be feared, the only real cause for alarm lies in the apathy of Catholics."

A mass meeting was held by the Nationalists, March 9th, in the Monument Nationale, Montreal, to declare for "the inalienable rights of minorities in all parts of Canada to have separate schools." Mr. Henri Bourassa made a long speech, full of his characteristic fire and vigor. "For three hours," says the *Toronto Globe* report, "he gave vent to sneers, to bitter denunciations, to appeals to racial and religious prejudice, until at last the huge audience came under the spell of his eloquence and thundered forth their approval of his sentiments."

"What is the use of being faithful for 150 years to the British Crown," asked Mr. Bourassa, amid thundering applause, "if we are to be kicked and jumped upon at their pleasure simply because we are weak and in the minority? If this law is passed by the Federal Government, the French-Canadians may well ask themselves that question."

"The Conservatives may have the power, but they have not the right to do as they are doing, and I warn them that before long their power will be stripped from them. I have denounced Laurier for far less than this, and I do not intend to take from the Conservative party worse insults and

baser treatment than anything Laurier ever gave to us."

Fight for Rights.

In his plea for the French-Canadians to fight for their rights, Mr. Bourassa said: "I do not know what Parliament will do, but if they should ride rough-shod over the rights of the minority we will never give up the fight. We will always claim for the minority of Keewatin the rights so basely taken from them. We will never yield until this question is settled according to right principles. No question is ever settled until settled according to right principles."

After a tirade against the English-speaking papers of Ontario, Mr. Bourassa tried to defend bilingual schools in Ontario, only to appeal again to the passions and prejudices of his hearers. "The English sneer at us, but we are honest if we are poor. We do not steal the bread from our neighbors as they do. But," added Mr. Bourassa in conclusion, "we cannot expect the English to fight our battles and defend our rights. It is up to us to start a campaign and wage such a war that no person shall dare to deny us our rights."

Cause of the Storm.

The cause of the storm is tersely sized up by the *Ottawa Journal*:

"Certain territory is being added to the Province of Manitoba. In this territory there are at the present time not more than one hundred and sixty-five white people, four or five hundred halfbreeds, and the balance of the population are Indians.

"Now Parliament is asked to enact legislation by which one part of Manitoba, after this boundary act is passed, would be governed by one constitutional provision in respect of education, and another part by an altogether different constitutional provision.

"Regardless of what the British North America Act of 1871 may say upon this subject, it is inconceivable that the men who framed the act contemplated any such conditions in any province. And whether it is constitutionally impracticable, it would seem almost certain to be politically impracticable that there could be one constitutional limitation in old Manitoba and another constitutional limitation in the territory which it is proposed to add to that province in the matter of education.

Settled by Laurier.

"As for the alleged grievance of the Catholic minority in Manitoba, this is an entirely different matter. For some years past most of Canada has been under the impression that this question was settled for all time by Sir Wilfrid Laurier in 1896.

"In the Provinces of Nova Scotia and New Brunswick the Catholic minority without any constitutional provisions with regard to school rights, have been dealt with liberally, generously and honorably, and no complaint, so far as we know, has been made by them with regard to the treatment which they have received. The Catholic minority in Manitoba is a large one, and it should not be too much to expect that in the future they will be accorded the same just treat-

ment in that province that they are receiving in the older provinces, where they are without any statutory provision whatever.

“In refusing to insert a separate school clause in this boundary bill, Mr. Borden and his colleagues have merely followed in the footsteps of a principle upon which the people of

Canada placed an unmistakable stamp of approval in 1896; they have followed a course which, we believe, is in the interests of all concerned, and one which we venture to say would be followed by Sir Wilfrid Laurier himself if it had fallen to his lot instead of Mr. Borden's to introduce the measure.”

The Provincial Boundary Extensions.

THE bill providing for the boundary extensions of Quebec, Ontario and Manitoba has been passed by the Dominion Government. The Government proposes that On-

The boundaries of Manitoba and Quebec will also be extended. The subsidies to which Manitoba would be entitled apart from the present arrangement, on July 1st, 1912, would total for the year \$883,438. This compared with the Alberta subsidy of \$1,260,105 and Saskatchewan \$1,551,820.

The present areas of the provinces are about as follows

	Square miles.
Quebec	351,873
Ontario	260,860
Manitoba	73,732

The additional territory would represent (roughly) the following areas:

	Square miles.
Quebec	355,000
Ontario	140,000
Manitoba	180,000

tario shall have a five-mile wide strip from the proposed boundary to the Nelson River; a frontage of ten miles along the east bank of the river for terminals, docks and elevators; a two-hundred-foot right-of-way to the Hudson Bay Railway to connect with Fort Churchill; and exemption from taxes on land in Manitoba.

The accompanying sketch shows the new territory proposed to be added to the three provinces. Quebec gets Ungava, Ontario that share of Keewatin shown between dotted lines and Manitoba the territory to the north of her present boundary.



Opportunity—The Lesson of the Census

Consider the United States a Hundred Years Ago, and You Get an Estimate of the Possibilities Offered by Canada To-Day

By Hubert McBean Johnston, in "Canada Monthly."

A CENTURY ago when John Jacob Astor and his sons were beginning to get on their feet in the United States and commencing to acquire the New York real estate which has since increased so enormously in value, their friends and neighbors doubtless questioned the wisdom of their course. Indeed, to question anything short of an absolute surety is only human nature. To-day any one of the millions of Americans would jump at the chance of following their example—could the same lands but be bought at the same prices.

Yet, could some powerful magician wave a magic wand and transfer a few hundred of us back a century to the days when Manhattan was young and New York had but 9,356 people, how many of the few hundred do you think would agree with the Astors provided they knew nothing of what the future was to bring forth? And how many would agree with the Astors' critics? You can answer those questions yourself; I cannot.

The situation is by no means confined to real estate, it is the same in many other lines of business. The wonderful growth of the United States has been so productive of results for those who, in early days, invested even small capital and stood by their investments, that in cases too

numerous to mention the annual dividends to-day many times exceed the original investment.

There are hundreds of commercial houses in the United States that were founded from fifty to one hundred years ago. Some of them are immense institutions and do enormous business; yet, how much bigger even the greatest of these houses might be to-day, had their founders only realized the future of their country.

Where Opportunity Abounds

The same Opportunity—with a capital O—does exist to-day.

According to the recently completed Dominion Census, Canada has now a population of 7,100,000 in round numbers. According to the Third Federal Census of the United States taken in 1810—say just a century ago—the population was 7,239,881—within a hundred thousand people of what Canada has to-day.

Yet the relative situations are vastly different. In 1810, the greatest city in the United States was Albany, N.Y., with 96,375 people; Philadelphia, Pa., came next with 91,874 inhabitants and from these two, there was a long drop down to Baltimore, Md., with its 35,583. Even New York, to-day the second greatest city on the globe, had only a lit-

tle over nine thousand inhabitants a hundred years ago.

In 1810, the whole population of the United States was a mere fringe along the Atlantic seaboard—unless, indeed, one is disposed to quibble about New Orleans with its 17,242 people on the Gulf of Mexico, cut off from the rest of civilization by a vast, unbroken wilderness. The most western city claiming any pretence of population was Cincinnati, O., with its 2,540 wilderness breakers. What pioneers they must have been! Chicago was undreamed of; St. Louis, Denver, Seattle and San Francisco were virgin forest and swamp lands unknown to the foot of civilized man.

Canada Offers Better Chances

While Canada,—in so far as population is concerned,—is to-day in the same position as the United States was a hundred years ago, the possibilities of the Dominion are very much greater. Let us forget the fact that the area of Canada is much greater than that of the States; much of the Dominion is unexplored and we really do not know what it amounts to.

Let's concede a point, if you will, and call the two countries, roughly, equal in size. But let us remember that the development of the Dominion has already reached a point that was not even in sight in the United States at a similar period in its history.

In 1810, the United States had not a Montreal, a Toronto, a Winnipeg or even a Vancouver in size. It had no trans-Atlantic steamship lines bringing in floods of immigrants; it had no

trans-continental railroads to distribute these immigrants where they were most needed—even if they had come; it had no telephone nor telegraph systems to help open up the country by bringing it into close touch with the world. It had few, indeed, of the civilizing influences that make the position of a pioneer desirable or even livable. There was no string of towns of anywhere from five to fifty thousand dotting the country from coast to coast. There was no great development of natural resources as there now is in Canada—no steady stream of commerce flowing across the continent.

Lord Strathcona, Canada's High Commissioner in London, predicts a population of eighty millions of people for the Dominion by 2,000 A.D. James J. Hill, of the Great Northern, allows Canada fifty years in which to gain a total of fifty millions. Just let us see about these prophecies. Since we have had the problem worked out for us just across the border, let us take a look at the figures offered. We will run over the population growth of the United States. Here is how the figures read:

Year	Population	Increase	Percentage of Increase
1810	7,239,881		
1820	9,634,453	2,398,572	33.1
1830	12,866,020	3,227,567	33.5
1840	17,069,453	4,203,433	32.7
1850	23,191,876	6,122,423	35.9
1860	31,443,321	8,251,445	35.6
1870	38,558,371	7,115,050	22.6
1880	50,155,783	11,597,412	30.1
1890	62,947,714	12,791,931	25.5
1900	75,994,575	13,046,861	20.7
1910	91,972,266	15,977,691	21.0

Stop and go over those figures again, advancing the year one century each time. There you have an idea of the very least Canada should do.

Consider with this, how much greater are her developments to-day than were those of the United States a hundred years ago and you will be able to estimate the possibilities for yourself. Do you think Lord Strathcona or Mr. Hill have over-estimated?

The Things We Forget

The difficulty with the average Canadian to-day is, that he does not fully see the possibilities of his country—or, if he does see them, he does not fully realize them.

To the American of the present generation, accustomed to thinking of population in figures of ninety millions, Canada's small handful of people seems very insignificant. Her potentialities are overlooked. The fact that one dollar will to-day accomplish the same work that it will take ten dollars to do a couple of decades hence, is forgotten. The Canadian, unable to look back with his own eyes on what the United States has done, and reading the past history of that country only in mere words and figures, does not fully grasp that which lies before him.

Canada has the area and the natural resources; all she needs is people. Canada's area, a full third of the whole British Empire, is larger by 111,992 square miles than the whole United States with Alaska thrown in. Her three northern districts of MacKenzie, Ungava and Keewatin are

larger than the great Chinese empire, swarming with its brown-skinned millions. Indeed, Canada hardly knows what she has in her north country; yet, surely, a million square miles of practically unexplored country must contain great opportunities for someone.

Throughout the whole world, Canada is becoming known as a wonderful wheat producing country. How wonderful she really is, people do not realize; the surface has merely been skimmed.

The Province of Alberta alone—a single province as large as the whole country of France—produces an average of twenty-three bushels of wheat per acre. Yet, out of a total of 120,000,000 acres of exceptionally fertile agricultural land, but a mere pittance is under cultivation—only some 1,212,644 acres.

Saskatchewan, her next door neighbor, approximately the same size, has only 6,888,100 acres, or a little over 7.9 per cent. of her total arable acreage, under cultivation. Even the famous Manitoba, the first province to give the world any idea of how good No. 1 Hard really is, has out of her total of 41,169,089 fertile acres over 25,000,000 acres of land still unoccupied!

Canada's production of wheat, wonderful as it is, has barely begun. On the average, for the five years ending with 1908, the Dominion produced 106,000,000 bushels of wheat per year. (It is only fair to state that had the productions of 1909 and 1910 been taken into consideration Canada's average would have been 122,000,000 bushels, or an increase of

16,000,000 on the average—which merely shows how rapidly the production is increasing.)

During the same period, the United States produced 656,000,000 bushels per year; Russia, 513,000,000 bushels; France, 329,000,000 bushels; British India, 362,000,000; the Argentine Republic, 153,000,000 bushels and other countries lesser quantities. Most of these other countries are

Canada stands first among the nations in transportation facilities in proportion to population; she has one mile of railway to every three hundred people! In the last twenty years, the railway mileage of the Dominion has just doubled—and in the next ten it is expected to double again.

Some idea of the extent of railroad building in Canada within re-



The new Grand Trunk Pacific Union Station at Winnipeg.

neering the limit of their productiveness, while Canada has just begun.

Consider Three Transcontinentals

Now, consider another factor in the development of Canada—a factor that was not present in the United States a century ago, nor, indeed, for many years later. Just think of the astounding fact that Canada has three transcontinental railroads and consider what that means in the development of a country.

cent years may be gathered from the fact that in 1901 the Province of Saskatchewan had 1,019 miles of railroad, and in 1909 it had 3,440 miles—an increase of 250 per cent. in eight years. Again, at the beginning of 1910, Alberta had 1,800 miles of railroad and the provincial government guaranteed that this would be doubled within two years.

It is unnecessary to comment on the bearing railroads have had on the development of the country. As one

statesman put it in speaking of our transcontinental lines: "The map of Canada has been rolled back a thousand miles!"

"Give Us More Railroads!"

Where a quarter of a century ago Canada's first transcontinental was denounced as a scheme to rob the people of their savings, the cry goes up to-day from both east and west. "Give us more railroads!"

The people have awakened to the possibilities of the twin lines of steel as the great forerunner of civilization. To-day, the home-seeker in almost any part of Canada can roll luxuriously to his destination in a palace car; and when he starts to raise grain or other products and is ready to ship them to market, he can have a freight car come almost to his own door to carry his produce to where it is most needed and where it will command the highest prices.

If the United States had had such transportation facilities a hundred years ago, do you think they would be a nation of only some ninety odd million people to-day?

The facts of Canada's marvellous fertility have become known to the world. The man who, a decade ago, knew Canada only as "Our Lady of the Snows," to-day knows of the roses that bloom at Christmas in Vancouver. And with its new knowledge the world has also learned of our excellent transportation facilities.

You ask me how I know that? The facts are patent in Canada's immigration records. Where in '96-7, a total of 21,716 foreigners sought our friendly shores, the year '09-10 saw

an influx of 208,794 new citizens—just ten times as many. More, the number is steadily increasing year by year.

Canada's immigration for 1910 is said to be the most extraordinary ever known in the whole history of the world. This applied to both quantity and quality. Sixty-four nationalities were represented and of the whole number, almost half—100,337—were of the farming class. Of the balance, 31,120 were mechanics, over 12,000 were clerks and traders, 6,000 were miners and the balance were unclassified. Of the total number, for the year ending March 31st, 1910, 103,798 immigrants came from the United States to help till Canada's fertile acres; of these, the Dominion homesteaded forty-two out of every hundred. She also homesteaded 32 per cent. of her continental immigrants and 22 per cent. each of both English and Scotch.

In the last thirteen years Canada's total immigration has equalled one-fifth of her entire present population. Of these, 40 per cent. have been British subjects before they came in; 32½ per cent. have been from the United States and 27½ per cent. have been non-Anglo-Saxon.

And The Wealth They Bring

Nor is it only in point of population that these new immigrants are a source of strength to the Dominion. They bring a great deal of money with them. The wealth taken into Canada in 1910 by United States immigrants alone, would build a fleet of twenty Dreadnoughts or a transcontinental railway. Yet even such

an immense sum as this is a mere nothing compared to the vast wealth they create in their new homes.

Tell me, is there any reason why Canada should not grow far faster than the United States has grown? She has all the odds in her favor. She has the great fertile areas of farm land which constitute the real backbone of any country, and already thousands of farmers have jumped at the opportunity to share in the greatest consecutive wheat field in the whole world—a wheat field three hundred miles wide by nine hundred miles long. In 1909, her 575,000 farmers produced field crops with a value of \$532,992,100—and the world has heard about it.

Something More Than Money

Apart from the mere sordid aspect of greater profits, Canada offers a home life and educational opportunities unequalled anywhere on the globe. Think of living in a country that consumes more paper per head of population than any other country in the world.

Someone has said that a nation's civilization is best judged by its consumption of paper; the truth of this statement is borne out in the educational statistics of the Dominion. Just as one single example, it might be mentioned that out of a total of one hundred and eighty Rhodes scholars at Oxford, one hundred and twenty-four are from Canada.

But to go further is rather futile. It is possible here only to skim over the surface of things; to tell everything would require volumes. My idea has been to show rather what

the possibilities of the Dominion are for the future than to illustrate what a big country Canada is. If I have touched on what Canada already has, it has only been to demonstrate the solid foundations that lie waiting for the builder. On our mines, timber lands, fisheries and other great natural resources, it is unnecessary to comment. Their solidity is best vouched for in the one simple fact that out of the unprecedented figure of one hundred and eighty-eight million pounds sterling loaned through London in 1910, more than forty million pounds, or roughly two hundred million dollars, came to Canada. Such figures indicate pretty clearly the estimation in which the assets of the Dominion are held by financiers.

Canada has grown slowly up to the present—so slowly, in fact, that there have been times in her history when it actually looked as though she were standing still. Possibly, indeed, she has stood still at times; but in those dull periods, she has had a chance to study the achievements and the failures of other nations. And while she was marking time, she did study them; to-day, with the command, "Forward!" ringing in her ears, she is profiting by what she has learned.

To-day the Dominion stands on the threshold of a wonderful development not yet seen in the history of nations. She affords opportunities fully as great if indeed, not very much greater, than were afforded by the United States a century ago, and by many other countries far longer ago than that. The twentieth century unquestionably belongs to Canada.

We Need More Technical Education

MR. J. G. WHITTON, principal of the Hamilton Technical and Art School, addressed the Trades and Labor Council the other evening on the need of technical education.

He explained the influence of labor-saving machinery, which originated in England, but later was taken up by Germany. The latter country, he said, was rapidly forging to the fore in technical education, and it was to the detriment of England. But the situation in England was much superior to that in Germany, which did not possess the same natural advantages. The training of the Germans, nevertheless, was proving a serious thing to the English, the education of whom along technical lines was not equal to that of the Germans.

"The time has come when we must

devote all our attention to the situation in Canada," he said. "Are we to step back to the Germans? If not, then we must boost our technical institutions, and give the children of our country the chance they deserve."

He gave an instance of the lead Germany was taking. During one year its exports of chemicals amounted in value to a hundred million dollars, much in excess of the exports of other countries.

Several of the members were strong against the benefits to union men of this class of education, declaring that it created more efficient men than there were jobs. Others stood solid behind the school and its aim, but thought that the workingmen should have greater control of the institution.

The Poles are Discovered—Now Quit

IT is to be hoped that the Governments and scientific societies that have furnished the millions spent on expeditions to the North and South Poles will stop the supplies now that both Poles have been visited by explorers and their surroundings mapped out, says the *Toronto Globe*. We know that the North Pole is situated beneath a perpetually frozen sea, and that there is nothing at all at the Pole to show that it is one of the hubs around which the earth whirls, save the position of the sun and the stars. It did not, of course, require a visit to the Pole to convince scientists of

that fact, but the populace, like the man from Missouri, insists on being shown.

Amundsen has done for the South Pole what Peary did for the North, and his observations will probably be confirmed when Capt. Scott is heard from. The explorer who visits the South Pole has a better chance of having his record verified than is possible in the North, for the South Pole is situated on a great tableland over ten thousand feet high instead of in water of unknown depth that is covered by continually drifting ice. In the North fifty expeditions might

reach the Pole without finding the evidence of any prior visit. In the South there should be little difficulty in securing verification of every visit paid to the Pole.

Such visits should hereafter be few. The honors of Polar discovery have been reaped. Only a long stay in the vicinity of the Poles could add materially to scientific knowledge as to wind, currents and general meteorological conditions, and it is impossible at present to carry sufficient provisions to either Pole to permit of any long stay there. For these reasons, and because the money and pluck and perseverance and fine mental equipment that have been devoted so lavishly for a century to Polar research would do much good in the

world if applied to the problems of every-day life, there should be an end of Polar expeditions.

Many men will be moved by the not ignoble desire to carve their names beside those of Peary and Amundsen, but the game is no longer worth the candle. When the aeroplane is perfected, and can carry a dozen people at the rate of 200 miles an hour, trips to the North or South Pole may become fashionable week-end diversions, but until that time comes the nations should be content to know that the North and South Poles are about as bleak and unpicturesque and inhospitable spots as any that can be found in the higher Andes or on the vast ranges of the Himalayas.

A Solution for Our Sociological Problems

Set Aside Land Areas for Charities and Corrections

By the Editor of the Calgary "News-Telegram"

ENGLAND spends 70,000,000 pounds sterling to administer her poor laws—this in addition to the fearful cost of non-employment insurance. It is evident that this is a terrible tax on British industry. We can understand why British capital is becoming more and more interested in foreign investment.

But the time is coming when Canada's poor problems will be hard ones. Even to-day in Calgary we are planting the seeds of pauperism by our much prized soup kitchen. Our jails are filled with men, boys and

girls, boys and girls who are taking lessons from their jail companions in the ways of crime. Almost three hundred wayward girls were in the hands of the department of correction last year, but the department had no means to properly handle the problem. Before Christmas we remember how active were dozens of organizations in the solicitation of alms. We grew weary of it—we of this young, free land. It is the same story in other cities. What of the future?

Oklahoma has taken a long, bold

stride in the way of progress. A vast acreage of land has been purchased by the state and set aside for the purposes of the Department of Charities and Corrections, newly created.

Here is a sign post.

Canada has hundreds of millions of acres, unplowed, unclaimed. Why not set aside, for the purposes of charities and corrections, one section in each township? The schools have two sections and we all know of what splendid value it is.

The disposition of this amount of land would solve forever Canada's sociological problems. It would do more. As time goes on and England's poor problems grow more severe, Canada could, out of its surplus, give aid and succor to England's poor, a privilege far more to be prized than any contribution to England's military defence.

You grow old and pass away, or are taken in the prime of life. Your family remain behind to fight the battle of existence. With this great measure in operation, you would know that the state is able to provide for your children's comforts, if the worst comes to the worst. With all this land available the corrections branch of the department could go to work to eradicate the source of the evil that effects society, a work of vastly greater importance than merely feeding and clothing the poor.

The Dominion should give us the land. The province should create a Department of Charities and Corrections to administer the land and its uses, to have charge of all jails, asylums and all phases of their tasks.

The other night at the office of the Superintendent of the Associated Charities, the proposal was discussed and it was resolved to begin an organization to further these interests. We have the land. Its diversion to those uses would cost no man a cent. It would place charity forever beyond the need of begging. It would insure to our posterity a freedom from crime and want as yet unattained by the people of other nations of the world.

It is a great proposal, worthy to be accepted by Canadians, as a great Canadian ideal. The adoption of such a system would result in the standardization of the work of charity and correction. At present each of the innumerable branches of the charitable organizations are working out their own salvation, and all working at cross purposes. Their greatest aim is to relieve the present distress. They have no idea for the future. There is no branch of society so poorly organized as this.

This great proposal means organization, money to fight with, power for the greatest good in the development of a splendid race.

Alexander said that in his whole life he most repented of three things. One was that he had trusted a secret to a woman; another, that he went by water when he might have gone by land; the third that he had remained one whole day without doing any business of moment.

TRANSPORTATION

The Transportation of a Year.

First-track Mileage of Canadian Railways would more than "Put a Girdle Round the Earth."

THE annual volume of Dominion railway statistics has just been published. Main line trackage is more than enough to "put a girdle round the earth"—being 25,400 miles—a gain of 669 miles from June 30, 1910, to June 30, 1911. But further, the report says that including second and other tracks, the aggregate is 32,559 miles, indicating progress in double tracking and increased siding and yard facilities.

At the end of the fiscal year there were over 7,000 miles of line under construction, of which 1,578 miles were in actual operation, although not yet declared to be so by the Railway Commission. As is well known, in the Western Provinces the greater part of railway construction takes place after the end of June, and the steel is often not laid until the late fall, so that this new mileage does not appear in the official report. As it is, the growth of main track mileage by provinces during the last five years does not give an idea of their real development. The figures are as follows:—

Mileage by Provinces.

Province.	June 30, 1907.	June 30, 1911.
Ontario	7,638	8,322
Quebec	3,516	3,882
Manitoba	3,074	3,466

Saskatchewan	2,025	3,121
Alberta	1,323	1,494
British Columbia	1,686	1,842
New Brunswick	1,503	1,548
Nova Scotia	1,329	1,354
Prince Edward Island.	267	269
Yukon	91	102

At the 30th December, 1911, *Canadian Finance* estimated that three Western Provinces had a total mileage of 10,109, made up as follows:—Manitoba, 3,796; Saskatchewan, 4,202, and Alberta, 2,111.

Public Service.

The public service of railways for the year ended June 30, 1911, was demonstrated in the carrying of 37,097,718 passengers and 79,884,282 tons of freight. As compared with 1910, these figures show an increase of 1,203,143 passengers and 5,401,416 tons of freight.

The freight business of the year was distributed as to tonnage among the following classes:—Products of agriculture, 13,809,536 tons; products of animals, 3,190,702 tons; products of mines, 28,652,236 tons; products of forest, 13,238,347 tons; manufactures, 13,573,987 tons; merchandise, 2,438,089 tons; miscellaneous, 4,981,385 tons.

The earnings were \$188,733,494, an increase of \$14,777,277, nine millions

of which were attributable to freight and four and a half millions to passengers, while the total increase in the cost of transportation was only seven and a half millions.

The number of passengers carried per mile was 1,460, a record showing except for 1908, when 1,483 were carried. It was also a record year for freight, 3,145 tons per mile being hauled, the next largest being 3,012 tons in 1910. The gross income from both passenger and freight traffic was \$7,430.45, and the working expenses \$5,158.85 per mile, leaving a net gain of \$2,271.60 per mile in operation, an increase of \$106.27, or 4.9 per cent., over the year 1910, previously the record year.

Finances and Dividends.

The recently issued report of the comptroller of railway statistics shows that during 1911, \$118,391,514 was added to the capital liability of the railways, of which \$61,650,300 was in stocks and \$54,741,214 in funded debt. The total capital liability, on stocks and bonds, on June 30, 1911, was \$1,528,689,201, or \$55,821 per mile, taking into account mileage under construction for which capital had been issued. On this basis the net earnings for the fiscal year, 1911, equalled 4.1 per cent.

In analyzing these statistics in the *Financial Post*, Mr. H. C. Carson, F.S.S., points out that there are many who will probably contend that \$50,000 per mile is an excessive valuation, and that perhaps \$25,000 per mile would come nearer the actual cost of

construction. As before stated, the present capital liability, which includes stocks, preferred and common, and also bonds, is equivalent to \$55,821 per mile, but how much of this represents actual investment is, of course, a matter of conjecture. Strictly speaking, bonds should not be considered as part of capital, in fact, they constitute a creditors' account at a fixed rate of interest which must be met, together with provision for their redemption, before dividends on stock may be said to be earned. If we assume, then, that half of the capital account is represented by bonds, or \$25,000 per mile, and that 4 per cent. is the interest rate, by doubling the nominal percentage figures for each year, it will be seen that in 1907, dividends were paid on share capital amounting to \$12,760,435, or 2.17 per cent. In 1908, at the rate of 3.11 per cent., \$12,955,243 were similarly disbursed. In 1909, \$19,230,126, or 2.37 per cent., was paid. In 1910 the dividend rate was 3.15 per cent., amounting to \$21,747,914, and in 1911 the dividends on share capital amounted to \$30,577,740, or 4.08 per cent. The records previous to 1907 do not reveal any dividends in the aggregate, and it is apparent that the years were very lean prior to that time.

Earnings and Rates.

It would seem that the increase of 140 locomotives and 8,468 cars in the service was largely paid out of the current revenue, although new issues of stock have been made for equipment. The report does indeed show under the title of "operating ex-

penses" that the expenditure on equipment increased from \$26,000,000 to \$26,127,000 during the year, and that on ways and structures from \$27,035,000 to \$29,245,093.

Some light on rates is shown by the statement that the earnings on

freight train miles increased from 2,316 to 2,376, and that on passenger train miles from 1,277 to 1,348. Trains of all kinds travelled 89,716,533 miles during the year, freight cars being one-third of the time empty.

Big Doings of the Canadian Northern

IN addition to greatly extending the present terminals in Fort Rouge, the Canadian Northern will build entirely new yards about three miles east of Winnipeg, immediately next to the Union Stockyards," said Mr. M. H. McLeod, general manager of the C. N. R., recently, when giving out more definite details regarding the work to be done by the company this year in the west.

This year about five miles of new tracks will be laid in the Fort Rouge yards and probably a still larger quantity in the new ones to be constructed east of the city.

Large yard extensions are to be made at Port Arthur, Dauphin, Saskatoon, Edmonton and some intermediate points. The grades between Winnipeg and Fort Frances will be reduced to four-tenths. Eight or nine new steel bridges will be erected between Winnipeg and Port Arthur. No double tracking will be done on this line, but in constructing these bridges, provision will be made for the extensions to permit double tracks when required.

At Port Arthur a rail dock is to be installed at a cost of \$40,000. Between Portage and Kamsack, a distance of 220 miles, the present steel

is to be replaced by 80-pound rails. It is doubtful whether all this will be completed before the end of 1912. New stations will be built at Moose Jaw, and the Edmonton building will be extended. The company will construct over fifty new stations and section houses along its lines in the prairie provinces this year. It is expected that the filling in of Rainy Lake will be completed this year, over which a double track is to be laid.

FIFTY THOUSAND MEN WANTED.

Railway companies are now faced with the problem of securing between fifty and sixty thousand men to carry out the vast development planned by the companies in the Canadian West during the summer of 1912. The work to be undertaken this year is greater than ever before, and it is doubtful whether the supply will meet the demand. The G. T. P. and the C. N. R. are willing to take on all they can possibly get. Both companies are desirous of rushing through their main lines to comple-

Extensions of the C.P.R.

CONTRACTS for 305 miles of new lines in the prairie provinces were awarded recently by the Canadian Pacific. The branch lines put under contract were the Weyburn-Lethbridge line, the northwest Swift Current extension, the Suffield branch and the line from Sterling to Weyburn.

On the extension northwest from Swift Current 80 miles are to be built by W. A. Dutton, contractor, of Winnipeg. It is expected that this line will ultimately be carried through to Coronation. W. A. Dutton has also been awarded the contract for the double tracking of the main line between Regina and Chaplin, a distance of 70 miles. J. G. Hargreave, of Winnipeg, has secured the contract for the construction of thirty miles southwest from Suffield, a point on

the main line thirty miles west of Medicine Hat.

Starting from Sterling at the west end of the Weyburn extension, John Timothy, contractor, of Edmonton, will build twenty-five miles in an easterly direction. Foley, Welch and Stewart have been awarded the contract for another 100 miles of the Weyburn-Lethbridge line. Seventy-five miles of this extension has already been constructed.

Because of the increased freight traffic at Calgary it has been found necessary by the C. P. R. to increase the capacity of the freight yards completed in East Calgary about a year ago. It is the intention of the company to lay 15 additional sidings with an increased capacity for 1,000 cars, or practically to add one-third more trackage.

A Recasting of Railway Groups.

THE *Financial News*, of London, in a recent issue states that the current year is likely to mark an era in the development of Canadian railway enterprise, and that the events of the next twelve months will be well worth watching.

"At the outset, it may be said that if these events are significant, and even startling, they will not be alarming. They will probably take the form of an effort to replace certain influences now operative in the Canadian railway business by others which will be capable of taking a rather

wider outlook upon the future of the Dominion.

"It is extremely likely that there will be, to some extent, a recasting of the groups which are now dominant in Canadian railway finance. In fact, there may be some conflict of view between the groups which stand for conservatism and the perpetuation of present methods, on the one hand, and those which are anxious to initiate a wholly different policy on the other. The knowledge that these developments are pending is producing a certain attitude of aloofness and ex-

pectation in the Canadian railway world, but we repeat once more that there is nothing in the situation which need alarm any investor or lead him to suppose that the pending occur-

rences are in any way inimical to his interests. On the contrary, there is every reason to believe that they will be wholly in his favor."

Sir Thomas Doesn't Favor More Southern Connections

IN a recent issue of the Brooklyn *Eagle*, Sir Thomas Shaughnessy gave statistics of Canadian railroad building, and added:

"There is, of course, the possibility that railway building will be overdone, as it was in more than one period in the history of the Western United States; but, if settlers continue to flow into the country and additional land is put under cultivation with sufficient rapidity, that danger may be avoided. We know that none of these branch lines produce any net revenue for some years after their completion, and while a strong company can carry the burden, caution and conservatism would be prudent in the case of the weaker lines.

"I doubt if there is anything to encourage further extensions and connections across the international boundary. These extensions coming from the south must depend upon one or other of the large Canadian lines for support, whose paramount interests are in other directions.

"I have no opinion to express about government supervision as practised in the United States, but I cannot help feeling that in Canada, with one federal commission, non-partisan in character, composed of

men specially selected because of their fitness, appointed for a term of ten years, and removable only for cause, proper relations between the people and the common carriers can be best maintained.

"True, our Railway Commission is clothed with almost autocratic powers, and there are times when the railway companies feel that they have been harshly treated, but the deliberations and findings of the board are on the lines of the highest court of justice, and then the people and railways have but one tribunal to deal with instead of eight or nine, as would be the case if the several provinces of the Dominion had their railway commissions as well."

TO DOUBLE-TRACK C.P.R.

Mr. G. J. Bury, vice-president and general manager of Western lines, announces that the Canadian Pacific may parallel its Western lines at a cost of \$60,000,000. The great increase in the traffic makes necessary a double track from Winnipeg to Vancouver. The rapid agricultural settlement bringing with it business and foreign trade, is responsible for the enormous increase.

LARGE OPERATIONS IN B.C.

P. WELCH, the railroad contractor, whose firm has several large undertakings in connection with both the G. T. P. and C. N. P., says that he has at present 5,900 men employed on Canadian Northern Pacific construction in British Columbia. All the men are housed and boarded by the contractors, and between Hope and Kamloops there are now just one hundred camps along the right-of-way.

C.N.R. WILL TUNNEL MT. ROYAL.

The Canadian Northern Railway has placed itself definitely on record concerning its prospects for terminals and terminal approaches in Montreal. The plan involves an expenditure of from \$20,000,000 to \$25,000,000.

The entrance to the city will be by means of a double track tunnel through Mount Royal, 3.3 miles long. The tunnel will enter the mountain from the rear at a point about half a mile west of the Outremont yards of the C. P. R., and will emerge on Lagauchetiere Street, about two blocks east of the C.P.R. Windsor depot. This is less than one-half the distance traversed by the Canadian Pacific Railway between the same points. An underground station will also be built between Lagauchetiere and Dorchester Sts., at the city end of the tunnel.

From the underground station the hill falls away sharply towards the

river. Elevated tracks will be constructed from this point towards the harbor, and elevated freight sheds will be built in the latter vicinity. Connections with the present Canadian Northern Railway station in the east end will be by means of tracks along the river front, and a spur line will connect the Dorchester Street station with the harbor.

The nature of the tunnel will depend upon the material encountered. Where earth is met with two tubes will probably be used, and where there is rock a single tube may be preferable.

STRATEGIC POSITION OF WINNIPEG.

THE strategic position of Winnipeg as the gateway of the West seems to assure for the city a great future. All three Canadian transcontinental railways converge there already, and there is a good prospect of further railway development.

Sir William Mackenzie was recently in conference with the Premier of Manitoba on the subject of running a C.N.R. line direct from Winnipeg to Hudson Bay, connecting with the line from Le Pas to Hudson Bay. The province will probably guarantee an issue of bonds.

Another project under discussion in Winnipeg has been the completion of a further C.N.R. line from Winnipeg to Chicago, concerning which representatives of the Duluth Railway have consulted Sir William Mackenzie.

FINANCE AND COMMERCE

A Business Man's Budget.

The New Minister of Finance and His First Financial Statement.

HON. W. T. WHITE delivered his first Budget speech March 13. It was a very satisfactory set of figures for Canada, showing that the country is remarkably prosperous.

The *Toronto News'* Ottawa correspondent gave a pen picture of the Finance Minister on the occasion,



HON. W. T. WHITE,
Minister of Finance.

which those who know Mr. White will recognize as a faithful portrayal:

"Mr. White attempted no dramatic effects and accomplished no spectacular interest. He was in his place at the opening; he committed the solecism of attending prayers. He sat

through the opening proceedings; heard the questions asked and answered.

"When the moment arrived he dived into the recesses of his desk, produced a sheaf of notes and a basket to hold them, rose and began. The Conservatives on their side turned out in full numbers to listen; they cheered him as he rose; but there was no stage-setting.

A Financial Specialist

"When Mr. White was on his feet that air of ease was very noticeable. The man is a trained financier. The financial specialist was on his own job. Easily and quietly the figures flowed from his tongue. He told about revenues past, present and to come; he discoursed about expenditures; he gave his views about capital expenditure, sinking funds, and the other raw materials of every budget speech.

"But by and bye Mr. A. K. Maclean, the financial critic of the Opposition, began to question him. It was about loans, and most abstruse questions as to rates of interest, discount, underwritings, commissions and the like were under discussion.

The "General Manager"

"Mr. Maclean apparently had an idea that the Canadian Northern

guaranteed loan of some seven million pounds had been thrown on the London money market in a lump, and that this had been bad for other securities; and he wanted information on a few other fine points as well.

"Heavens! how the figures flew from the Finance Minister! He told instantly, off-hand, how 82 for a 3 per cent. loan is equivalent to 94 for a 3½ per cent. loan. He mentioned the exact mileage of the Canadian Northern which was guaranteed; he expounded, without a note, without previous warning, the history of the loan and the intricacies thereof; he told how the Canadian Northern had sold the bonds to a London house for 90¾, how that house had issued them at 93, how the coal strike has shown that it was judicious to take advantage of the market before the present economic disturbance began, and so on. A Minister of Finance? It was a General Manager chatting about the details of his business."

* * * *

The gist of the Budget is that the revenue is exceedingly large, having increased during the year by about 10 per cent.; and that as a result the country this year is meeting all its disbursements out of current revenue, and is even putting aside rather more than a million dollars for debt reduction. There is a surplus of no less than \$39,000,000; against this is to be set \$34,000,000 of capital expenditure, and \$5,000,000 of the subsidy to the Grand Trunk Pacific. As the current expenditure includes \$1,150,000 for sinking fund, the net debt goes down by that amount.

So much for the present. Now about the future. The governing condition is the revenue. This stands to-day at \$136,000,000, and it increased during the past year by about \$18,000,000, or over 15 per cent. If the same rate of increase is maintained we shall have a revenue of about \$156,000,000. If the revenue increases at the rate of \$1,500,000 a month, as it did in 1911-12, we still shall have \$154,000,000. If the increase slackens to a million a month we shall have \$148,000,000. If the increase is very moderate we can count upon \$140,000,000 or more. In short we have in prospect a revenue ranging from \$140,000,000 to \$160,000,000.

Reduction of Debt

At present the Government is asking for appropriations a little short of \$150,000,000; the figures are nearly \$105,000,000 on consolidated fund and nearly \$45,000,000 on capital account. There are supplementary estimates to come. If, following the example of the late Government, this Government makes these some ten or fifteen millions, we have possible disbursements of from \$160,000,000 to \$165,000,000. They may be less. Now, bear in mind that the Government never spends the full amount of its appropriations; considerable sums lapse for one reason or another. For example, the record of the current year is:

Appropriations	\$158,600,000
Expenditures	131,000,000
Lapsed	\$27,600,000

Among the chief features of the Budget are:

No bounties.

No tariff changes.

To wait for the Tariff Commission's report.

included in Current Expenditure is a sinking fund, debt ex-

penditure of 1,150,000

Thus Canada paid her way in 1911-12 and reduced the national debt by over \$1,000,000.

Figures for 1911-12

Probable Revenue	\$136,000,000
Probable Current Ex-	
penditure	97,000,000
Probable Surplus on	
Consolidated Fund....	39,000,000
Probable Capital Ex-	
penditure	34,000,000
Special Payment, G.T.P.	
Subsidy	5,000,000
Thus Income and Ex-	
penditure balance but	

Probabilities for 1912-13

Revenue will range from \$140,000,000 to \$150,000,000.

Current Expenditure will be about \$100,000,000.

Capital Expenditure will range from \$40,000,000 to \$50,000,000.

The prospect is for a fairly close balance of revenue and total disbursements.

We are building a Transcontinental Railway and Reducing the Debt

FEBRUARY CLEARING HOUSE RETURNS

The following are the clearing house returns for February, 1912, compared with those of February, 1911:—

	Feb., 1911.	Jan., 1912.	Feb., 1912.	Ch'g. %
Montreal	\$162,165,125	\$207,216,549	\$189,650,913	+ 16.9
Toronto	127,055,592	175,019,996	147,595,624	+ 16.1
Winnipeg	63,141,978	110,993,506	100,037,962	+ 58.4
Vancouver	36,529,964	48,371,226	45,351,107	+ 24.4
Ottawa	13,930,522	22,028,048	17,956,478	+ 28.8
Calgary	11,265,813	18,599,428	17,867,035	+ 58.5
Quebec	8,843,862	11,631,964	10,043,915	+ 13.5
Victoria	9,078,881	11,902,519	12,610,627	+ 38.8
Hamilton	7,770,632	12,670,922	10,783,653	+ 38.7
Halifax	5,855,348	8,747,945	7,233,773	+ 23.5
St. John	5,491,981	6,918,209	6,695,496	+ 21.9
Edmonton	8,213,880	14,328,480	16,048,355	+102.6
London	4,748,319	6,904,546	5,767,826	+ 21.4
Regina	3,984,897	7,860,842	7,197,011	+ 80.6
Brandon	1,709,921	2,498,257	1,990,062	+ 16.3
Lethbridge	1,643,932	2,669,025	2,456,371	+ 49.4
Saskatoon	3,509,685	7,010,684	7,028,056	+100.2
Brantford	1,702,037	3,178,805	1,918,353	+ 12.6
Moose Jaw	1,770,229	3,979,906	3,903,252	+120.5
Total	\$478,412,598	\$682,530,257	\$612,735,869	+ 28.0
Fort William		2,425,250	2,066,946	

For Mutual Protection Against Debtors.

Co-operation Against Fraudulent Retailers.

IN a country which transacts business on extended credit, as Canada does, the maintenance of good credit is most important. The Canadian Credit Men's Association, which stretches from coast to coast, therefore, fills no mean position in the country's financial and business make-up. Its legislative committee advises the various Provincial Governments, as well as the Federal Government, where improvement is deemed necessary in existing laws affecting credit men all over the Dominion.

The principle upon which this committee works, says the *Monetary Times*, is first of all to be satisfied that certain improvements are desirable. The next step is to demonstrate conclusively to the law makers this desirability. Once this has been done and been acknowledged by the latter, it has been found that the various legislatures are willing to co-operate in the passing of such Acts as shall be for the general welfare of the whole community.

The prosecution of fraudulent debtors is one of the most difficult problems confronting the association or individual credit men.

Whilst it is to be recognized that the services of the mercantile agencies are valuable to credit men, it is felt that considerable improvement is necessary, and it is the duty of this committee to suggest to the mercantile agencies, reasonable improve-

ments, which are considered necessary. The agencies have expressed their willingness to consider any suggestion from time to time and their desire to co-operate if possible.

The members of the association meet once a month, such meeting being preceded by an informal dinner.

Clearing House Department.

The Clearing House Department of the Association is run as follows: A member who wishes to obtain information on a customer sends an enquiry and the name of this customer is placed on a sheet together with his place of business, and, with other enquiries from other members, is forwarded to all members. Each member in replying fills in opposite the name of the customer, on the date of enquiry, "the amount owing," "amount overdue," "highest credit," "how long sold," and "manner of paying." These replies are collected daily and tabulated in detail in such form as to show the total amount owing to members and other information as outlined above. Each member commenting showing liability receives a copy of this report, so that on one enquiry, if there are, say, twenty parties interested, each of these parties would receive a report, and so receive information from nineteen ledgers for the information he furnishes.

The adjustment bureau just formed has for its object the handling of in-

solvent estates, so as to secure for the creditors the best and most speedy returns at the least possible cost, the investigation of weak accounts, and if necessary, the carrying on of businesses that have got into low water through misfortune or incompetent management.

Insurance and Accounts.

The Fire Insurance Committee has charge of the work of the education of the retail men in the carrying of adequate fire insurance. It has at its disposal the services of two expert fire insurance men capable of advising on fire insurance matters.

The Improved Credit Department Methods Committee has charge of the improvement of the methods adopted by credit men. It is endeavoring to educate the retail man as to the desirability of keeping proper books of account, keeping his stock well assorted, looking carefully after his book accounts, attending to his bills as they fall due, taking stock once a year at

least and furnishing the credit men and the mercantile agencies with a yearly financial statement.

It also supervises the preparation and distribution of uniform financial statements, bringing into uniformity credit methods, and the publication of the weekly "turn down" list which is run as follows: "Each member has a number and is supplied weekly with a card upon which he notes the name of any customer whose order has been "turned down," setting forth opposite each name the reason for same. These reasons are manifold and are incorporated in a "key" supplied to each member. The cards are collected each week, tabulated to show the name of the customer, reason for "turn down" and the number of members reporting same, and the list distributed to all members weekly.

At a meeting of the Eastern Division of the Credit Men's Association at Toronto, Mr. A. G. McMaster gave an excellent address on Commercial Law.

How Banking Development is Encouraged.

DISCUSSING the alleged money trust in the United States, the *New York Chronicle* notes that some banks of great magnitude, in size hardly inferior to the biggest banks in the United States, exist in Canada.

"The Dominion," says the *Chronicle*, "is a new country like the United States, and the Dominion's policy in securing the opening up and developing of its vast virgin resources

is, perhaps, the most enlightened ever pursued under similar circumstances in the world's history.

"The Dominion authorities are not afraid of having too many millionaires. On the contrary, they are affording opportunities in all directions for the untold creation of additional wealth, out of which new colonies of millionaires will surely spring.

"In like manner the banks are encouraged to extend their operations

and to add to their resources and strength by the emission of new capital or the absorption of other institutions. Hence it is a distinguishing feature of Canadian progress that the banks in their growth are keeping pace with the growth of the Dominion itself.

"The result is that with each succeeding year the leading Canadian banks are growing in size, and a number of them have reached very large dimensions. At the close of last month the Bank of Montreal reported deposits of no less than \$173,101,928, and the Canadian Bank of Commerce of \$139,316,385. Aggregate resources of the Bank of Montreal at that date amounted to \$225,388,425 and of the Canadian Bank of Commerce to \$179,213,201. The combined assets of the two institutions, it will be observed, exceeded \$400,000,000. Not only that, but both institutions are at the moment at work making further additions to their capital.

"The Canadian Bank of Commerce took over the Eastern Townships Bank at the close of February. There are other large Canadian banks which rank inferior only to these two pre-eminent concerns. For instance, the Royal Bank of Canada on January 31 reported assets of \$108,736,004. These large banking concerns are serving to promote Canadian advance and progress.

"Why should the United States be afraid to let large banking institutions

spring up and flourish when our Canadian neighbors are finding them so helpful and useful in promoting their own material growth?"

SUPPLEMENTARY ESTIMATES.

Supplementary estimates for the current year totaling \$2,624,759.47 have been brought down by the Minister of Finance. The total includes \$2,242,485.20, chargeable to consolidated fund; \$183,632,000, chargeable to capital, and \$198,642.27 of unprovided items for 1910 and 1911.

The estimates provide for the salary increases to Ministers' secretaries. Under militia and defence there is an appropriation of \$31,319.13 "to replace articles issued to fire sufferers at Porcupine, Ont., Campbellton, N.B., and other places, further amounts required." Also an additional appropriation of \$60,000 for improvements, furniture and maintenance at Rideau Hall. Other items are: Intercolonial Railway, \$500,000; Soulanges Canal, \$183,632; mail service, \$425,000.

The following companies, operating under Alberta charters, have increased their capital stock: Crown Lumber Company, from \$500,000 to \$800,000; Cushing Brothers Company, from \$500,000 to \$1,000,000; Canadian Investment Company, from \$10,000 to \$15,000.

THE only remedy for agricultural distress is for the farmers to emigrate to some country where there isn't any weather—of any sort whatever.

TRADE OF CANADA

Summary, Twelve Months Period, Ending December

TWELVE MONTHS ENDING DECEMBER.

<i>Imports for Consumption</i>	1908. \$	1909. \$	1910. \$	1911. \$
Dutiable goods	172,996,561	212,322,327	269,759,731	320,452,211
Free goods	109,321,675	134,194,785	164,467,027	182,188,904
Total imports (mdse.)....	282,318,236	346,517,112	434,226,758	502,641,115
Coin and bullion	9,970,339	5,444,900	9,578,110	22,209,677
Total imports	292,288,575	351,962,012	443,804,868	524,850,792
Duty collected	47,669,276	57,458,316	69,784,677	83,906,706
<i>Exports.</i>				
Canadian produce—				
The mine	36,840,044	38,669,008	42,239,342	41,121,688
The fisheries	14,435,023	14,863,343	16,157,301	15,816,992
The forest	38,504,738	46,716,480	46,980,289	39,403,098
Animal produce	53,019,843	53,040,391	52,674,344	50,045,005
Agricultural products	75,883,951	84,921,684	86,884,869	98,527,518
Manufactures	28,892,297	30,807,548	34,651,108	34,413,265
Miscellaneous	54,913	118,756	272,340	119,250
Totals, Canadian produce..	247,630,809	269,137,210	279,859,593	279,446,816
Foreign produce	17,614,996	19,547,788	15,554,838	17,121,211
Total exports (mdse) ...	265,145,805	288,684,998	295,414,431	296,568,027
Coin and bullion	4,858,901	2,277,447	3,435,840	7,195,301
Total exports	270,004,706	290,962,445	298,850,271	303,763,328
Aggregate trade	562,293,281	642,924,457	742,655,139	828,614,120
<i>Imports by Countries.</i>				
United Kingdom				
Dutiable	53,199,574	66,512,568	82,451,681	86,575,640
Free	17,787,652	22,977,283	25,228,038	26,723,784
Australia	386,221	496,832	523,908	464,089
British Africa	347,060	567,270	1,198,589	423,095
" East Indies	3,117,616	3,211,227	4,536,710	4,487,069
" Guiana	1,374,095	3,153,164	3,657,136	4,764,734
" West Indies, including Bermuda	7,093,680	7,091,040	6,518,375	5,498,560
Newfoundland	1,649,863	1,506,354	1,705,647	1,879,154
New Zealand	130,487	726,801	824,810	873,587
Other British	892,488	430,228	859,620	829,858
United States.				
Dutiable	88,629,880	109,989,863	143,777,541	186,836,477
Free	87,000,050	97,450,617	126,867,195	154,356,135
Belgium	1,615,744	2,999,377	3,638,408	3,740,428
France	8,136,949	9,671,579	11,376,879	11,761,291
Germany	6,168,750	7,652,645	8,782,174	11,184,790
Other foreign	14,758,457	17,525,164	21,858,157	24,452,101
Total imports	292,288,575	351,962,012	443,804,868	524,850,792
<i>Exports by Countries.</i>				
United Kingdom				
Canadian produce ..	133,625,624	135,485,558	135,652,854	142,848,549
Foreign produce	7,494,637	10,309,034	4,843,083	4,569,772
Australia	2,798,339	3,423,576	3,998,228	3,662,354
British Africa	1,979,752	2,099,117	2,342,883	2,599,944
" East Indies	165,078	202,653	115,902	259,132
" Guiana	531,903	515,000	633,291	605,529
" West Indies, including Bermuda	2,905,717	3,081,022	4,574,575	4,434,452
Newfoundland	3,973,337	3,642,531	4,121,731	4,178,869
New Zealand	991,301	912,511	958,194	1,064,038
Other British	942,466	624,028	886,302	655,149
United States.	82,662,340	99,218,260	106,153,900	97,393,305
Canadian produce	10,137,827	8,863,308	10,991,655	17,810,149
Foreign produce.	4,385,490	3,261,664	2,613,830	3,154,380
Belgium	3,064,192	2,431,914	2,728,627	2,257,789
France	1,683,606	2,792,829	2,717,301	3,393,213
Germany	12,663,097	14,099,440	15,517,915	14,876,704
Other foreign				
Total exports	270,004,706	290,962,445	298,850,271	303,763,328

REAL ESTATE AND INVESTMENTS

Present Conditions and Prospect

THE past month has been much more active than the corresponding month of 1911 in building and contracting circles of the West. The month of February was, generally speaking, mild and open, with an almost entire absence of snow. The result was that outside work started early, and the season in this respect is considerably more advanced than in other years at this time, says the *Western Contractor*.

Dealers in building machinery and building supplies report a heavy demand for all the staple lines. Particularly in building supplies is this feature conspicuous, and the amount of the year's business promises to be tremendous in volume. It is true that dealers will take precautions to see that the delays experienced last year at certain points in connection with the supply of building materials will not be repeated this year. With the increased demand it will be necessary to make more extensive plans in the way of supply if the demand is to be fully and promptly filled.

The outstanding feature of the situation at present is the magnitude of some of the projects slated to be carried out this year. There is every indication that all the large cities of the West will be improved by the addition of numbers of fine buildings, and that such buildings will be planned on

a larger scale than any yet built in the West. Programmes of civic improvements are numerous, and on a large scale, while many of the smaller towns are installing facilities of this kind. The building of a number of new lines and branches of railroad will be the centre about which will revolve a great eddy of activity in building and construction work.

Building during the month of February showed a substantial increase in volume of permits over the same month of last year. Winnipeg doubled the figures of 1911 for the first two months of 1912. A number of other cities made similar gains, and there is every probability that the month of March will produce similar comparisons when the returns come in.

The Labor Market.

The most interesting phase of the labor market at the present time is the probability of an abnormal demand for some classes of labor. This applies in particular to labor of the unskilled type. It is stated that railroad construction alone will call for the service of from forty to fifty thousand men.

Skilled mechanics will also be in greater demand than usual, but the increase in this respect will be met by an ever-increasing supply. There are few indications now that there will

be any widespread labor agitation during the present year in connection with the building and contracting business. The prospects are that such disputes as arise will be chiefly of a local nature.

BUILDING PERMITS SHOW LARGE INCREASES.

R EPORTS from 28 cities indicate that this will be a record year for buildings. With one extra day, February reports show an 85.9 per cent. increase over February, 1911.

Victoria, B.C., leads with a total of \$1,671,070.

Calgary is another western city to

show phenomenal growth, its total being \$938,724, a striking contrast to its total of \$333,660.

Port Arthur is in first place as to percentage increase. It made the remarkable jump to \$284,350 from but \$11,080 last year, a percentage increase of 2465.2 per cent.

Windsor is the only Ontario city failing to show a substantial increase. Its building permits fell \$2,250 behind last February's total of \$37,150.

Montreal has slowed up considerably, the total there being but \$467,220, contrasted with \$642,428 last year.

Permits for February.

City.	1912.	1911.	Increase.	P.C.
Port Arthur, Ontario	\$284,350	\$11,085	\$273,265	2,465.2
Victoria, B.C.	1,671,070	182,940	1,488,130	813.4
New Westminster, B.C.	124,650	16,200	108,450	669.4
Saskatoon, Sask.	69,700	9,950	59,750	600.5
Brandon, Man.	8,730	1,400	7,330	523.6
North Vancouver, B.C.	43,485	10,490	42,995	409.9
Moose Jaw, Sask.	29,500	7,350	22,150	301.4
Calgary, Alta.	938,724	333,660	605,064	181.3
Edmonton, Alta.	223,140	83,825	129,315	154.3
Winnipeg, Man.	801,710	461,250	340,460	73.8
Fort William, Ont.	42,700	25,750	16,950	65.8
Lethbridge, Alta.	115,350	74,300	41,050	55.2
Vancouver, B.C.	1,200,740	1,047,090	153,650	14.7
Regina, Sask.	65,450	67,975	*2,525	3.7
Nelson, B.C.	3,000	3,400	*400	11.8
Kingston, Ont.	3,555	820	2,735	333.5
Brantford, Ont.	6,150	2,800	3,350	119.6
Halifax, N.S.	10,160	6,000	4,160	69.3
Sydney, N.S.	3,400	2,030	1,370	67.5
Ottawa, Ont.	107,350	64,500	42,850	66.4
Hamilton, Ont.	120,700	75,450	45,250	60.0
Berlin, Ont.	15,550	10,150	5,400	53.2
Toronto, Ont.	1,333,915	969,590	364,325	37.6
London, Ont.	15,585	13,195	2,390	18.1
Guelph, Ont.	11,300	.....	11,300	....
Westmount, Que.	21,200	21,500	*300	1.4
Windsor, Ont.	34,900	37,150	*2,250	6.1
Montreal, Que.	467,220	642,428	*175,208	27.3
Total 15 western	\$5,622,299	\$2,336,665	\$3,285,634	140.6
Total 13 eastern	2,150,985	1,845,613	305,372	16.5
Total east and west	\$7,773,284	\$4,182,278	\$3,591,006	85.9

*Decrease.

From *Financial Post*.

AGRICULTURE

Progress Down by the Sea.

THERE is no better indication of the new spirit that is permeating Maritime agriculture than the large attendance of farmers and farmers' sons at the courses held at the Nova Scotia Agricultural College. Although it is only a few years since the College was established at Truro, the attendance at both the short and regular courses is already larger than the attendance at the Guelph College, when the size of the constituency on which the College draws for students is considered.

The awakened interest that is being taken in Maritime agriculture is due in no small measure to the vigorous educational policy of the Provincial Governments. The fruit growers of the Annapolis Valley have always been in the front rank of Canadian orchardists. Enthusiasm for better methods is now extending to those engaged in other branches of farming.

Dairying in particular is making rapid strides, and in a few years this will be the most important branch of agriculture in Maritime Canada.

A comparison with Denmark will give an idea of agricultural possibilities of just one of the Maritime provinces—Nova Scotia. Nova Scotia is equal in area to Denmark; the soil is of better quality; the climate is ideal for dairying, much better than is that of Denmark; and being next to the ocean, the facilities are the best for shipping dairy produce to foreign markets. The new spirit that is being displayed by the Maritime people with regard to up-to-date farming methods will soon place them in the very front rank.

A short course in agriculture with an attendance of 350 such as was held at Truro this year, certainly foreshadows a grand future for agriculture in the provinces down by the sea.

The West's New Possibilities in Wheat.

THERE was very general jubilation among Canadians when it was announced that Mr. Seager Wheeler, of Rosthern, Saskatchewan, had won the \$1,000 prize for the best wheat grown on the North American continent. It was rightly regarded not only as an honor for an unknown

Saskatchewan hamlet to capture this snug little prize of \$1,000, but it was also seen to be a remarkable tribute to the real worth of Canada's wheat belt.

When our own prairie won the prize in competition with all the wheat-growing areas of the continent it was manifest to all the world that

Canada's wealth lay not in the flamboyant prospectus, nor in the fertile imagination of the Western real estate speculator, but in the soil itself. Our wheat areas in the hands of comparatively new farmers had surpassed the Western lands of the United States, backed with a whole generation of experience and unlimited capital.

But this is not the most significant feature of the competition. Its economic meaning is destined to be profound. The prize-winning wheat was a new brand, called "Marquis." No wheat grown will ripen so rapidly as this. At one test at Brandon it matured in 116 days. Another year it ripened in 99 days, the character of the season having everything to do with it.

What does this mean? The Western farmer can best appreciate it. It means that a much shorter wheat season is possible, and yet with results of the most satisfactory kind. The danger from early frosts will be minimized, and this item bulks very large in the prospects of each season. It means, further, that the wheat-growing area can be extended by millions of acres, and every agriculturist knows that only a fraction of the arable land has yet been touched by the plow.

The prize wheat, too, yielded at the rate of 80 2-3 bushels an acre. How many more millions of bushels, and consequently millions of dollars, would follow the general adoption of "Marquis" wheat can hardly be estimated.

It is matter for congratulation that

the prize-winner ascribes the credit of his splendid venture to Dr. Saunders, of the Dominion Experimental Farm, both for the seed grain selected and for the up-to-date methods employed. —*Ottawa Journal*.

NO BUILDING BOOM

THERE will be no building boom in the West this year. A boom is an unnatural activity and is more or less of a panicky nature. The volume of building will be tremendous, it will exceed that of any previous year by a wide margin, it will establish a record but it will be no boom. Every building erected from the cottage to the college, and from the parsonage to the power-plant, will be needed as soon as completed or before.

The activity and construction work of the West during 1912 could have no more staple basis than the private, public and business needs and requirements of rapidly increasing population. Hence the head-line on this paragraph.—*Western Canada Contractor*.

C.N.R.'S EASY GRADE

The Chief Engineer of the Canadian Northern Railway Company, states that, in revising the location of the line from the summit of the Yellowhead Pass westwards, a maximum gradient of seven-tenths of one per cent. was secured. This low grade will have an important effect in reducing operating expenses, and will permit of the hauling of long trains in either direction.

VIEWS AND INTERVIEWS

The Trouble with the People of Ontario.

Mr. Henri Bourassa at Toronto.

THE trouble with people of Ontario is their ignorance of the French language. In Quebec—Montreal especially—the French read the English as well as the French newspapers; but the Ontario people do not, because they cannot, read the French newspapers. Consequently the French know more about what is really going on in Ontario than the people of that Province know about what is going on in Quebec. Therefore the latter are free from that intolerance and bitterness to minorities so conspicuously exhibited by the people of Ontario. Oh, the provinciality of Ontario; it is unparalleled.

No Best Race.

“All this race discrimination, as if one race were better than another, is harmful. There is no best race, but each race has its own instructive virtues of mind, imagination and practical energy. Therefore, if Ontario's citizens keep on insisting that the English are the first race on earth and the English language the noblest and best language, and if they succeed in their attempts to foist their own peculiar system of education on all races in the country, then instead of having national schools, we will have a system of uniformly flat public institutions like the American system, which will destroy the distinctive mental

and moral social characteristics of the different peoples of Canada.

Noisy Loyalism.

“I tell you this noisy loyalism that you hear in Ontario comes from the very people who, if they persist as they are now doing towards attempting to make every race and person in Canada English, will bring about annexation by destroying the very individual characteristics which make each race and person feel at home in Canada. For a national spirit is one which belongs to peoples who feel at home in their country and dwell with one another, mutually respecting one another.

French Most British.

“The French people in Canada are more British—not English, but more British and Canadian than are those who are always crying the Imperialism and Canadianism. The reason is that the French were the first to colonize Canada; it has been their home for centuries, during which they have been isolated from Europe. They, therefore, think of Canada solely in terms of this homeland of their forefathers and of the beneficent rule of Great Britain. They will hold to this land, though all others forsake it, as loyal subjects and loyal Canadians.”

200,000 American Farmers Will Invade Canada.

Herbert Vanderhoof, Editor of The Canada Monthly.

TWO hundred thousand American farmers, possessing in the aggregate millions of dollars, will invade Western Canada this year with the idea of acquiring property holdings and settling permanently here. They have heard of the possibilities of this great country and propose to be factors in its development.

"I base my prediction on the reports from the railroad and government immigration officers throughout the United States, and with which I am in touch. The immigration officers say that the inquiries are twice as heavy as in former years. Heretofore the immigration has been confined largely to the border States. The immigration from these States along our southern boundary has been so heavy as to cause the organization of the Northwestern Development League, back of which is James J.

Hill and the governors of the border States from Minnesota west to the State of Washington, and the purpose of which is to keep so many of their good people from coming into this new land of promise and prosperity.

"The plan, of course, is a most laudable one, from the American point of view, but will avail little. The call of the land of the great northwest is too strong for the sons and daughters of pioneers, who made the prairies of Illinois and Iowa and similar States blossom as the rose, to resist. And the fame of the rich Canadian soil has gone away beyond the border States. Many of these inquiries come from Kansas, which is near to the centre of the Republic, and Nebraska, Oklahoma and Pennsylvania. The work that has been done by the immigration officers is having its effect."

Conditions in Canada are Sound.

SPEAKING of conditions and the present outlook in Canada, Mr. R. Y. Hebden, agent for the Bank of Montreal in New York, has this to say: "Fundamental conditions in Canada are thoroughly sound. The expansion is only a natural development in the right direction. It is not improbable that expansion has been a little too rapid in the last year or so. A lot of European and American money has gone into the country lately, and while I don't doubt that most of it has been well invested, a discontinuation of the movement is

bound to make itself felt. Some of this money has been employed in buying property and selling it again, which is all right so long as supply of funds is forthcoming and people do not stop buying. I don't believe there has been any real estate boom such as we are accustomed to see in some Western States of this country. There has been some speculation in city lots, but farming land has not been implicated to any extent. It is a question, too, whether the various industrial mergers have been altogether expedient."

PULSE OF THE PRESS

A Great Growing Year for Canada.

THE visit of Premier Sifton of Alberta to Toronto and the interviews with him published in the press have turned many people's attention to that Province.

The progress of Alberta has been remarkable and its possibilities are dazzling. Mr. Sifton expects one hundred thousand people to settle in the Province in 1912. The Legislature has just guaranteed the bonds for 1,600 miles of new railway to be built within four years. A man who has but now returned from the Peace River district met two hundred and fifty teams taking in settlers and supplies. Not only farm lands, but town lots are selling in lively fashion at

Athabasca Landing and away beyond at Fort Vermilion.

The growth of the West gains volume each year. The fact must be faced and reckoned with. If the grain of 1911 could not be handled, that of 1912 will constitute a greater bulk, and so with each succeeding year.

High-priced railway managers must show that they are worth their money and possessed of the genius for business ascribed to them by lesser mortals. Highly favored transportation companies must prove that they deserve the handsome treatment this country has given them.—*Toronto Star*.

"EDMONTONESE."

D. D. Mann says the Canadian Northern can be completed through to the Coast in 1913. Which, interpreted into the best Edmontonese, means that it is just one year more until Edmonton reaches her ultimate destiny as the greatest inland distributing centre on the map.—*Edmonton Capital*.

A STEP TOWARDS SOCIALISM.

If the British coal strike completely ties up all commerce and communication throughout Great Britain, the Government may be forced to take over the mines and work them by some means or other. Here would be an experiment in the nationalization

of public resources which would be a long stride, *pro tempore*, in the direction of Socialism. Not even the most conservative could object to any solution found by the Government in the present *impasse*.—*Ottawa Journal*.

USE THE SCHOOLS MORE.

Not another schoolhouse ought to be built without provision for utilizing it as a neighborhood centre, where the neighborhood can come together for whatever beneficial, neighborly purposes not devoted wholly to book learning; and making the public school building also a place where the "heart may teach a useful lesson to the head, and learning wiser grow without its books."—*Halifax Herald*.

Progress and Development OF THE TOWNS AND CITIES

Reports received from "The Busy Man's" correspondents throughout Canada indicate that the country is in a most prosperous condition.—Building operations going ahead on every hand at an enormous extent.—In some places building is taking place faster than materials can be obtained.—The demand for labor everywhere is greater than the supply.—Many promising business openings reported.

Berlin, Ont.

Berlin is in the heart of the western peninsula of Ontario, on the Grand Trunk Railway. Also C.P.R. connections by electric street railway, six miles of which are within the corporation limits and electric railway to Galt, Hespeler, Preston, Brantford, Hamilton, etc. There are five public and one separate school, collegiate institute, colleges and business colleges. Town hall, Carnegie library, county buildings, theatre and three amusement halls. Bell phones, G.N.W. and C.P.R. telegraph, Canadian and Dominion express.

The new City Council started business for 1912 with about \$10,000 in the treasury, \$9,000 of which will be applied toward keeping down the tax rate for this year. \$7,100 will be paid by the Light Commission out of the profits of the light and power plant for 1911 to the town treasury. This is equivalent to one mill of assessment.

During 1911 the Berlin & Waterloo Street Railway carried 794,814 passengers, an increase of 87,122 over the previous year.

W. H. Schmalz is Mayor; E. Huber,

Treasurer; A. H. Millar, City Clerk; Hubert Johnson, City Engineer; J. A. Scellen, President of the Board of Trade; W. M. Lochead, Secretary; Chas. Niehans, Postmaster.

Berlin will suit the manufacturer as a place for his factory because:

Its labor supply is adequate.

It is the quality of labor manufacturers are glad to get.

Its shipping facilities are excellent.

Its location is most central and convenient.

Its people will make you feel at home.

Its public spirit will boom your business.

Its cheap power supply will lower your costs.

Its public utilities will save you money.

Its manufacturing field is roomy.

And the market you can enter cheaply from here is big and important to your profit.

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Dealers in Automobiles and Electric Supplies

All kinds of Automobile and Electrical Repairing

a Specialty

BERLIN, ONTARIO

Brandon, Man.

What proved one of the greatest successes that has ever taken place in the City of Brandon, has been consummated in the recent Winter Fair for the Province of Manitoba, held here from March 2nd to 8th inclusive.

At Brandon the entries exceeded those of any other year, and the prize list was the most liberal yet offered. The C.N.R. operated their tram line to the grounds.

The building trade is giving evidence of great activity this coming year. Messrs. Shillinglaw & Marshall, architects, announce they have in course of preparation plans for the erection of several new buildings, and of a three-story edifice on Ninth St. Also that the C.P.R. are preparing to construct a spur line to transfer track for the use of a large warehouse to be built this year for a wholesale company.

Preparations are being made for addition and expansion on the railways of Brandon. Improvements inviting very heavy outlay are to be made by the Canadian Pacific Railway during this year. Plans are completed and work will be commenced as soon as possible to double the company's capacity in the city. It is contemplated to provide two distinct yards, one each for the incoming and outgoing trains. The repair shops will be increased to give better facilities for handling repairs, and an extra six stalls will be added to the roundhouse to accommodate extra engines.

A very important real estate deal was put through recently. A half section east of Brandon, known as the Gibson farm, the property of Mr. J. Gibson, of Brandon, was sold in Ottawa for \$40,000; this being about \$125 per acre, and a record figure for farm land in this vicinity.

Building permits for February, 1912, \$8,730, and for February, 1911, \$1,400.

An English syndicate are negotiating for working farm lands upon an extensive scale. They are prepared to supply all their own plant, and speak of erecting their own elevators. They are prepared to handle 6,000 acres, provided they are within easy reach of one another.

Amongst other new buildings, the congregation of St. Matthews purpose spending \$40,000 on a handsome new church.

The government contractors are enlarging the local telephone plant to accommodate 1,500 additional subscribers.

The C.P.R. main line from Brandon to Medicine Hat, a distance of 524 miles, is to be double tracked to cope with the rapidly growing passenger and freight traffic.

The population is 15,000; assessment, \$11,801,232; tax rate, 21 mills.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c per M. watts. Water is supplied by Assiniboine River. Good sewerage system.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Commissioner Commercial Bureau, W. G. Langdon; Postmaster, Kenneth Campbell.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants, J. S. Willmott.

The volume of trade transacted here is indicated by the following statistics of bank clearances:

*For 9 mos. ending Dec., 1910.	\$21,278,869
For October, 1910	2,747,645
For October, 1911	2,702,675
For 10 mos., ending Oct., 1911.	22,169,806

*Nine months only. Clearing House was established April 1st, 1910.

The Merchants' Bank of Canada

Established in 1864

Capital Paid Up	-	-	\$6,000,000
Reserve Fund	-	-	\$4,602,157
HEAD OFFICE	-	-	MONTREAL

BOARD OF DIRECTORS

Sir H. Montagu Allan, President; Jonathan Hodgson, Esq., Vice-President; T. Long, Esq.,
C. F. Smith, Esq., H. A. Allan, Esq., C. M. Hays, Esq., Alex. Barnet, Esq.,
F. Orr Lewis, Esq., K. W. Blackwell, Esq., E. F. Hebden, Gen. Man.
T. E. Merrett, Supt. of Branches and Chief Inspector

The Bank has 155 Branches and Agencies in Canada (67 of them in the Western Provinces),
extending from the Atlantic to the Pacific, affording exceptional collecting and
exchange facilities

A General Banking Business Transacted

Commercial Letters of Credit issued, available in Europe, China, Japan and other countries;
also, Travellers' Letters of Credit and Cheques available in all parts of the world.

Savings Bank Department

Interest at 3 per cent. per Annum allowed on Savings Bank Deposits of \$1.00 and upwards.

NEW YORK AGENCY—63 and 65 Wall St. TORONTO BRANCH—A. B. Patterson, Mgr.
BANKERS IN GREAT BRITAIN—The London Joint Stock Bank, Limited

The Royal Bank of Canada

INCORPORATED 1869

Capital Paid Up	-	-	\$6,200,000
Reserve and Undivided Profits	-	-	\$7,200,000
Total Assets	-	-	\$100,000,000

HEAD OFFICE - MONTREAL

EDSON L. PEASE, General Manager

170 Branches in Canada and Newfoundland
18 Agencies in Cuba and Porto Rico
Branches at Nassau, Bahamas; Bridgetown, Barbados;
Kingston, Jamaica; Port of Spain and
San Fernando, Trinidad.

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68 William Street

BUSINESS ACCOUNTS CARRIED UPON FAVORABLE TERMS
SAVINGS DEPARTMENT AT ALL BRANCHES

Brantford, Ont.

The City of Brantford has a strong and well-organized Board of Trade, and has appointed Mr. Jno. S. Dowling as Industrial Commissioner, for the purpose of assisting and encouraging industrial developments. There are already more than 60 factories established, and the number of hands employed exceeds 6,000, with an annual pay roll of \$2,500,000. There are numerous factory sites available for manufacturing purposes, either on or off the railways, as required. Brantford is unequalled in shipping facilities, and besides being a great manufacturing centre is a very pleasant place to live in. Power and fuel are cheap, natural gas is used throughout the city, and Niagara electric power is delivered in unlimited quantities.

Brantford has recently paved its streets to a very large extent. Also putting in sewers. Two more companies have recently located here, viz., Brandon Shoe Co. (capital \$40,000) and Crown Electrical Mfg. Co. (\$100,000).

Population 25,000. Tax rate 22½ mills.

There are openings for almost every kind of manufacturing plant, and the city offers very liberal inducements. By writing the Secretary of the Board of Trade, Mr. Jno. S. Dowling, full particulars may be obtained. Metal workers of various kinds are in demand.

Electric power is supplied by Dominion Power & Iron Co. at \$18 to \$22. Gas is supplied by a private company at 40c for light and 35c for power.

There are 10 miles of street railway, 7 miles paved streets, and concrete sidewalks. Grand opera, Wycliffe Armoury, six public schools, one collegiate, business college, city hall, post office, six up-to-date hotels, C.P.R. and G.N.W. telegraph, Bell, local and rural phones.

The fire equipment is complete, having two stations in charge of Fire Chief D. J. Lewis; Chief of Police, Chas. Slemin.

Market days are Tuesday, Thursday and Saturday.

City Officers are: Geo. S. Matthews, Pres. Board of Trade; Jno. S. Dowling, Secretary and Industrial Commissioner; R. A. Rastell, Mayor; H. F. Leonard, City Clerk; A. K. Bunnell, City Treasurer; T. Harry Jones, City Engineer; W. G. Raymond, Postmaster.

The following are the banks with their managers: Bank of Nova Scotia, F. J. Mabon; Imperial, H. T. Watt; Bank of Hamilton (2), B. Forsayeth and G. S. Smyth; British North America, G. D. Watt; Bank of Toronto, A. S. Towers; Standard (2), W. C. Boddy; Montreal, A. Montizambert; Commerce, H. W. Fitton.

The bank clearances show:—

Amount of clearings for Oct.,

1911\$ 2,210,425

Total for 10 months, ending

Oct., 1911 22,128,426

Building permits,—

Year 1909 439,335

Year 1910 681,030

1st 10 mos. 1911 555,660

1st 10 mos., October, 1910 519,130

1st 10 mos., October, 1911 555,660

The following are some of the factories now enjoying prosperity in Brantford:—

Adams Wagon Co., Limited, vehicles; Allen's Brick Yard, bricks; American Radiator Co., radiators; Barber & Ellis Co., Limited, stationery; Bixel Brewing & Malting Co., Ltd., brewers; Brant Milling Co., The, flour; Brantford Box Co., The, paper boxes; Brantford Brick Co., Ltd., bricks; Brantford Emery Wheel Co., emery wheels; Brantford Carriage Co., Ltd., carriages; Brantford Coffee and Spice Co., spices; Brantford Cordage Co., Ltd., binder twine; Brantford Brewing Co., Ltd., brewers; Brantford Roofing Co., Ltd., roofing; Brantford Screw Co., Ltd., screws, etc.; Brantford Steel Range Co.; Brantford Starch Co., Ltd., starch; William Buck Stove Co., Ltd., stoves; Burke Mineral Water Co., mineral waters; Canada Glue Co., Ltd., glue; Cockshutt Plow Co., Ltd., plows; T. J. Fair & Co., cigars; Farmers' Binder Twine Co., Ltd., binder twine.

Bredenbury, Sask.

Bredenbury is making great preparations for the coming season, and it is expected that railway activities, as well as the influx of new settlers, will make real estate movements active. As the centre of a rich farming district Bredenbury is already an established success. The district within a radius of 15 or 20 miles, is well settled, and this town is the natural market for several thousands of well-to-do farmers.

The waterworks system, costing \$30,000, is now in operation.

In 1911 the grain shipped from here totalled 500,000 bushels.

Land values in Bredenbury are rapidly rising. Improved farms may be purchased from \$15 to \$30 per acre. Prairie lands are selling at from \$10 to \$20 per acre.

There are many opportunities here for merchants and business men. The Secretary of the Board of Trade will supply particulars.

Broadview, Sask.

This is an ideal country for horse breeding, grain growing, or the general agriculturist. The Government Remount Station is here where choice horses are bred.

Broadview is a divisional point on the main line C.P.R., 266 miles west of Winnipeg. Handled last season through its three elevators (capacity 90,000 bushels) 173,000 bushels of grain, and the stock yards shipped 300 cattle and 350 horses. There are seven miles of track in the C.P.R. yards here. The C.P.R. monthly pay roll exceeds \$10,000.

The population is 1,000; Assessment, \$453,424; tax rate, 17 mills. A. L. Brown is Mayor; A. Sinclair, Treasurer and Clerk; R. G. Wilkinson, President Board of Trade; H. W. Macdonald, Secretary; A. L. Brown, Postmaster. There are schools, churches, hotels, fire equipment, C.P.R. pipe line, hydrants, Government phones, local, rural and long distance. C.P.R. telegraph, Dominion express.

The Imperial Bank, under the management of R. S. Wilkinson, attends to the no small money transactions of this busy town.

Burnaby, B.C.

The municipality of Burnaby joins Vancouver on the east and extends from Burrard Inlet to the North Arm of the Fraser. Its area is 38 square miles, population 8,000, and assessment for 1910 \$18,500,000. The tax rate is 10 mills on the dollar on improved property and 18 mills on wild land. It was the first community on the coast to adopt single tax, to the extent of exempting all buildings and other real estate improvements from taxation. This it has done ever since its incorporation seventeen years ago.

The municipality is now expending \$500,000 on roads, \$350,000 on waterworks, and \$86,000 on school sites and buildings. On June 30 last there were 103 miles of roads and 38 miles of sidewalks.

Burnaby has two and three-quarter miles waterfront on the North Arm of the Fraser, which is being deepened to accommodate deep-sea shipping. There are fourteen miles of electric railway within its boundaries. The C.P.R. and G.N.R. lines cross it. Telephone and electric light and power services are available in every part of it.

The soil of Burnaby is very rich, like that of most of the Fraser Valley, and capable of producing a great variety of crops, including many varieties of small fruits.

A STRONG life is like that of a ship of war which has its own place in the fleet and can share in its strength and discipline, but can also go forth alone to the solitude of the infinite sea. We ought to belong to society, to have our place in it and yet be capable of a complete individual existence outside of it.—Hamerton.

Calgary, Alta.

The Canadian Pacific Railway shops coming to Calgary was the biggest event of the year 1911, and the next biggest was the coming to this city of the Dominion Steel works.

The C. P. R. shops will cost \$2,500,000 and will employ 2,500 citizens.

The biggest event for Calgary for 1912 at present looming on the horizon will probably be the entrance of the new lines of the C. P. R., C. N. R. and G. T. P., and the erection of their roundhouses, hotels, freight sheds and office buildings here.

The building development during the year has exceeded the most sanguine expectations of the building inspector: The value of the buildings erected here this year has reached \$12,907,638. The number of permits issued was 2,169. The increase over last year is 130.9 per cent.

Following are the comparative figures for 1910 and 1911:

	Value of buildings.	No. of permits.
1910	\$5,589,594	1,499
1911	12,907,638	2,619

It will be seen by the foregoing figures that about twice the amount of building was done here this year than last year.

Bank clearings for the past year show a gain over the total of the previous year of \$66,536,848, and total \$217,215,879. The total for 1910 was \$150,677,031.

Since the exact location of the C. P. R. shops has been settled, an impetus has been given to real estate transactions in south-east Calgary, and any acreage in the immediate neighborhood of the C. P. R. Industrial Division has been eagerly bought up. One of the largest recent deals was about 400 acres on the south-west side, purchased by F. C. Lowes, of Calgary, one of the best-known real estate brokers in the West, for \$775,000.

The Vegreville-Calgary branch of the Canadian Northern Railway is now within measurable distance of completion into Calgary. It is expected that orders for preliminary work on the depot site will be received by the date of this issue, and it is reported that an official announce-

ment has already been made in Winnipeg that the C. N. R. will erect a \$1,000,000 hotel near their Calgary depot.

The population is now conservatively estimated at 55,000. Assessment, \$53,747,600. Tax-rate 14½ mills.

Many improvements have been recently added to the city. A \$300,000 City Hall, \$150,000 Carnegie Library, \$100,000 Central Fire Hall, Power House Station costing \$100,000. Ten new business blocks valued from \$160,000 to \$250,000. Twenty-two additional miles concrete sidewalks, 12 miles more street paving.

The erection of C. P. R. hotel is now in progress, which will cost \$1,500,000. Also Sherman's Theatre, \$250,000, and three other hotels (average \$150,000 each). A sewage disposal plant is being put in.

There is plenty of employment for skilled workmen, particularly in building lines. The City offers very attractive inducements such as: exemption from taxation until 1918 (where at least 25 men are employed), power, light and water, and industrial site, at cost. To ascertain the numerous advantages in locating here write the Secretary, Board of Trade, Mr. Wm. H. Willson.

There are 300 miles of streets, 20 miles macadam, granitoid, creosoted wood block and asphalt pavement; 95 miles concrete walks, and 60 miles board walks; 40 miles street railway, C. P. R. telegraph, Alberta Government telephones.

Water is supplied by gravity system from Elbow River, 12 miles above the city. Reservoir capacity, 16,000,000 gallons; 200 miles water mains, 7,000 connections.

Calgary has a most efficient and up-to-date fire equipment, consisting of steam engines, hose wagons, 2 double chemicals, hook and ladder trucks, motor, 9,500 ft. hose, etc. In fact, everything necessary for the protection of a large city. A new \$1,000,000 central fire headquarters is to be completed in the near future. Fire Chief is Mr. Smart, and Chief of Police, Mr. Cuddy.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer,

Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

Calgary Industrial Exhibition, held during the first week in July, secures an attendance of 100,000 visitors.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial (2), A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Beairsto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Complin, E. M. Saunders; Merchants (2), E. W. McMullen and W. S. Bragg.

The enormous strides in the building activity of the city is shown by the subjoined statistics of building permits:

Full year 1909	\$2,420,450
Full year 1910	5,589,594
1st 10 months, 1911	11,664,138
February, 1912	939,924

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TORONTO.

Chilliwack, B.C.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

Recent improvements are: New City Hall (\$30,000), concrete work, Government Armory, new Post Office (will cost \$35,000), Bank of Montreal (\$35,000), Merchant's Bank (\$30,000). Water is obtained from a mountain stream (Elk Creek), and there are 450 connections to houses from the water main. Electric light and power from B. C. Electric Ry. Co. at low rates.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C. P. R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

The population is 2,000. Assessment \$1,302,763. Tax rate 17½ mills. James Munro, Mayor; E. P. Bouchre, Treasurer and Clerk; J. B. Croley, City Engineer; S. Melland, Postmaster; J. H. Barber, President Board of Trade; H. T. Goodland, Secretary.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants, N. S. Mackenzie. This shows the financial aspect of the community.

Chilliwack is on the Fraser River, and can be reached by C. P. R. or B. C. Electric Ry. from Vancouver (72 miles). The Great Northern Ry. is not quite completed. The Canadian Northern will be built very soon.

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CHILLIWACK, B.C.

Coquitlam, B.C.

Coquitlam is not a very big town yet. But it soon will be. It is the site chosen by the Canadian Pacific Railway for a supplementary coast terminal. The first unit of the terminal will be completed this year, which will include twenty-five miles of tracks, engine houses, coal bunkers, oil tanks, water tanks, machine and tool houses, and all the necessities of such terminals.

The distance from Vancouver is 17 miles, and the C.P.R. will double-track the main line from the capital to the yards at Coquitlam. At present five trains per day run in each direction. The company has promised four local trains a day in addition. The Western Canada Power Co. will build an electric suburban line to and through Coquitlam, B.C. Both the Western Power Co. and the British Columbia Electric Co., have power lines here. The former company's main line from Slave Lake to Vancouver, crosses the townsite, and the latter company is now building

large water power works on Coquitlam Lake. The same companies will supply electric light.

With convenient trackage, abundant car supply, cheap power and deep water frontage, Coquitlam seems to be assured of every essential of economical manufacturing and distributing.

The C.P.R. expect to employ 5,000 men when the new works, car-shops, etc. are completed, a number that with the necessary thousands of other workers, not to mention wives and families, should make a city of 25,000 to 30,000 people.

As Vancouver grows, so will Coquitlam grow. And Vancouver is growing at the rate of 25,000 people per year.

President of the Board of Trade is R. O. Galer; Secretary, O. Phillips; Reeve, J. Mars; Town Clerk and Treasurer, J. Smith, C.M.C.; Engineer, W. H. Kilmer; Postmaster, J. Roland; Chief of Police, J. R. Edwards.

There are openings for all kinds of business. Stores are rented as soon as completed.

All the eyes of **BUSY MAN'S CANADA** are turned on the **CANADIAN PACIFIC RAILWAY'S NEW TERMINALS—A NEW BRITISH COLUMBIA SEAPORT,**

THE BUSY MAN'S COQUITLAM

which has grown in four months from a possibility to a tremendous reality which has attracted more capitalists, manufacturers, merchants and artisans in a short space of time than any other town on the map.

Coquitlam is conceded by best informed Transportation men to be **THE PLACE** on the Pacific Coast for the economical handling of grain on its way to the Eastern markets via the Panama Canal.

And for that (and many other reasons which you may have for the asking) investors "cleaned up" all the property first offered them. The sale of the 2nd Division, will open soon. If you are wise enough to get in on it, you will make some money.

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Edmonton, Alta.

The population of Edmonton, including suburbs, is now 32,000, assessment \$46,494,740, tax rate has now been reduced to 13.7 mills.

The satisfactory nature of present business conditions at Edmonton, and the phenomenal development that has taken place during the year is strikingly indicated by the accompanying figures:

	1910. \$	1911. Incr. \$ %
Customs		
returns	363,736	705,233 94
Building		
permits	2,161,356	3,672,260 70
Bank		
Clearings ..	71,633,115	121,438,392 69½
Post Office		
(stamps		
only) ..	83,411	114,565 37
Street		
railway:		
Passengers		
carried	3,688,859	6,281,452 70
Revenue	157,511	261,713 66
Homestead		
entries	4,999	6,187 24

A large-sized real estate flurry has taken place in the north-western portion of the city, as the result of the reported purchase by J. D. McArthur, of Winnipeg, of a block of land lying a mile north-west of the G.T.P. shops. This property, it is thought, may be wanted for terminals.

During the month of January 271 homestead entries were granted, an increase of 35 per cent. as compared with the total of 209 for January of last year. Eleven half-breed scrips were taken up during the month, as compared with 209 in January, 1911. There was one pre-emption, while 145 patents were granted, as compared with 168 in January, the corresponding period last year.

The Mayor is Geo. S. Armstrong; Secretary-Treasurer, F. M. C. Crosskill; H. M. Morgan is President of the Board

of Trade; Secretary, F. T. Fisher; City Engineer, A. J. Latornell; Postmaster, A. E. May.

Water is supplied from Saskatchewan River, with 4,000 connections. There is a good sewerage system, with 3,920 connections.

There are large public and separate schools, University of Alberta, Alberta college, Grand Trunk business college, six good hotels, C.P.R., C.N.R., G.T.P. and Government telegraph companies, Municipal, local, long distance, rural, Government telephones are in operation.

There are 11 miles of concrete sidewalks, and 73 miles plank walks, 90 miles of streets, bitulithic, wood block and granitoid.

The banks and their managers are: Bank of Nova Scotia, B. W. McLeod; Molsons, G. W. Swaisland; Imperial, G. R. F. Kirkpatrick; Traders, H. C. Anderson; Royal, J. F. McMillan; British North America, A. K. Henderson; Bank D'Hochelaga, Alex. Lefort; Union, J. J. Anderson; Ottawa, A. H. Dickens; Dominion (2), E. C. Bowker; Northern Crown, H. H. Richards; Montreal, E. C. Pardee; Commerce, T. M. Turnbull; Merchants (2), A. C. Fraser and G. B. Chadwick.

The rapid and substantial increase in the commerce of Edmonton are indicated by the following statistics of the bank clearings:

Year 1910	\$71,635,125
October, 1910	6,927,932
October, 1911	12,583,265
10 mos. ending Oct., 1911	93,120,051

Building operations are making rapid headway as will be seen by the annexed table:

Total value of permits issued—

During 1909	\$2,128,166
During 1910	2,159,106
1st 10 mos. 1911	3,466,400
During Oct., 1911	389,650
During Oct., 1910	146,874

Fort William, Ont.

Fort William is the distributing centre for the west, and a city of great possibilities, which are being realized by enterprising concerns, four of which located here during the last year, viz., Copp Stove Co., Ltd., International Harvester Co., Coalette Co., Lumby-Stenhouse Foundry. There are a great many other manufacturing concerns here, among them the Kakabeka Brewing Co. and Canada Iron Corporation.

Another step in the progress of development of the Grand Trunk Pacific Railway has been made by the completion of the new freight shed on the Mission Terminal here. The shed is 900 feet long and 70 feet wide, located alongside the basin, opposite the elevator, and equipped with trackage sufficient for one hundred cars.

They would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivaled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now stated at 20,644, the assessment, \$24,362,267, tax rate is 26 mills. C.P.R. and C.N.R. telegraph, and municipal-owned telephone service are in operation.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

The city is remarkable for its substantial and prosperous appearance. There are many fine churches, twelve schools, collegiate institute, public library, city hall, court house and several up-to-date hotels.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, Geo. A. Coslett; Secretary, Geo. W. Gorman; Postmaster, William Armstrong.

Ten chartered banks operate here

Imperial Bank of Canada, M. Cochran, manager; Bank of Hamilton, W. W. McGillivray, manager; Traders, F. G. Depew, manager; Royal, J. W. Ryan, manager; Union, G. J. Hunter, manager; Ottawa, W. R. Berford, manager; Dominion, W. C. McFarlane, manager; Montreal, W. Stevenson, manager; Commerce, A. A. Wilson, manager; Merchants, F. W. Bell, manager.

The building trades have been very busy lately. The permits issued during October show a total value of \$538,300, as against \$95,155 for 1910, an enormous increase.

The bankers clearing house was established 1st October, 1911, the first month's clearings reaching \$2,387,883.

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Gravelbourg, Sask.

Situated on the Wood Mountain River, Gravelbourg is located in the centre of a large fertile valley, some 24 miles wide and 60 miles long. The town is 72 miles southwest of Moose Jaw, and 72 miles southeast of Swift Current. Both the C.P.R. and the C.N.R. are running lines through this valley, and both will have stations at Gravelbourg.

Experts declare that the fertility of the district is unequalled in any part of Saskatchewan. Crops run as high as 50 bushels of wheat to the acre, 125 bushels of oats, and as much as 24 bushels of flax to the acre. There is actually, according to the threshers' report, over a million and a quarter of bushels of grain in the granaries of the district. The soil is quite heavy, there is a good thickness of black loam, with five or six feet of clay subsoil.

The town has a church, with a resident clergyman; also a physician, a druggist, four general stores, two butcher shops, a bake shop, two blacksmith shops, a barber shop, and pool room. There are several large implement warehouses and two loan and insurance offices. The Union Bank of Canada has a branch here. The Dominion Government has a large immigration hall, useful to the settlers who wish to go still further south. The Government has also a telegraph office, and a sub-agency of the Dominion Lands. The Department of the Mounted Police has also a detachment here. Several schools have been opened in the district, and services of different denominations held. There is a very good attendance at these schools.

A telegraph line, has been built to connect this important point with the city of Moose Jaw, and the Government has established here a sub-agency for Dominion lands, to attend to the enormous influx of settlers attracted by the beauty of the country.

The natural importance of the district induced the C.N.R. to make Gravelbourg its divisional point for South Saskatchewan.

Besides the Wood River and the Old Wives Creek, which flow across the valley, the water question for the District of Gravelbourg is well settled. Numerous artesian wells, one of which is in the town, have been dug, and all of these have been overflowing for years. The water is pure and the supply unlimited.

All the south of Saskatchewan is underlined with coal, and many mines have been opened up where the farmers get their coal at rates varying from \$1.50 to \$5 per ton.

The natural distributing position of Gravelbourg, the coal mines of its district, the abundance and purity of its water, and the most beautiful country it commands, offer unlimited possibilities for all kinds of industries and wholesale houses.

The survey of the C.P.R. line from Swift Current to Moose Jaw runs through Gravelbourg, and the Grand Trunk Pacific's proposed line from Lethbridge to Regina and north, also runs through the town. It is the intention of the C.N.R. to connect their Lethbridge-Maryfield extension line to Gravelbourg. It is therefore expected that Gravelbourg will be an important railroad centre.

MAN'S REAL BIG WORK.

THE big work of man is neither masonry, manufacturing nor merchandising. It is life itself. Incidentally, there are bricks to be laid, wood to be shaped and goods to be sold; but these are only jots and tittles in the scheme of individual existence. The main thing is life itself. Life well wrought is a fabric which commands the gaze of all discerning eyes, the responsiveness of all neighboring hearts. Life bungled is a producer of ceaseless shame.

—Richard Wightman.

Guelph, Ont.

The population now exceeds 15,000, and the total assessment amounts to \$8,922,836. The tax rate has been reduced to 14 mills—one of the lowest in all Canada. All the public utilities are municipally owned, including water, electric light and power, gas, street railway and the Guelph Junction Steam Railway of 15 miles, which is leased on a percentage to the C. P. R.

Guelph is situated 48 miles west of Toronto, and is the largest shipping and transshipping point on the Grand Trunk Railway between Toronto and the Canadian border at Sarnia.

The Taylor-Scott deal, whereby the factory was to locate here, has fallen through, owing to the company refusing to abide by the verbal agreement with Mr. Lyon and Mayor Thorp, trustees for the lot purchasers, and the Guelph Stove Company has accepted the proposition and will build a new factory on the site in St. Patrick's ward, commencing work immediately.

About 70 factories are fully employed in various lines of business and there are openings for many others.

Guelph is the home of the world-famed Ontario Agricultural College, Experimental Farm and Macdonald Institute. Students from all parts of the world. 100,000 visitors annually. Between 40,000 and 50,000 visitors during annual excursions in June.

A new industrial centre is to be established just outside of the city limits on the York Road next spring, and as a starter Mr. J. W. Lyon has recently purchased some fifty acres of land just outside the town line, a little northeast of Lyon Park. On this tract of land will be erected a new \$100,000 factory for the manufacture of sheaf loaders, employing at the outset between 400 and 500 men, and leaving plenty of room for extensions. It is expected that the factory itself, with the adjoining buildings, will occupy about twenty-five acres of ground, and the other twenty-five acres will be

used only for factory purposes, not a single house to be erected.

There are now six banks established here, viz.: Metropolitan, managed by T. G. McMaster; Traders, F. J. Winlow; Royal, R. L. Torrance; Dominion, A. R. Sampson; Montreal, C. E. Freer; Commerce, J. M. Duff.

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Lethbridge, Alta.

A most radical change in connection with the city government has just been made. The council unanimously adopted the report of City Assessor Meech advocating that the single tax method of taxation be put in force in Lethbridge during the coming year. The idea of single tax has been growing rapidly in this city for the past year and found many staunch supporters.

Lethbridge is rapidly becoming a large wholesale centre, 87 members of the North-Western Commercial Travellers' Association have already reported here, and large warehouses built in the last two years.

There is an opening here for a first-class hotel which should cost \$100,000, and there is ample business to support it. A gasoline engine repair factory will find all the business that it can do, as the majority of the farmers in this district use gasoline traction engines for their farm work.

The Grand Trunk Pacific and Canadian Northern (two branches) are building towards Lethbridge.

Half a million dollars have been set aside for a street railway system. Tenders are out and contracts have been let. By August next it is expected that the citizens of Lethbridge will have the same opportunity of enjoying the luxury of the only real joy ride. Eleven miles of double track are to be laid.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072, assessment \$18,634,744, tax rate low.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

The city owns the electric light and power plant (11c K.W.). There are C.P.R. and Western Union telegraph, Government phones (local, rural and long distance), 40 miles of graded streets, 33 mills of concrete walks, six public schools, one separate school, high school and Provincial court house, Provincial jail, 14 churches, good hotels, six theatres and amusement halls.

The city has under construction agricultural buildings, and large grounds, additional water mains, sewers and sidewalks, at a total outlay of \$600,000.

Contracts have been called for 10 mile equipment of street railway, to be owned by the municipality.

The International Dry Farming Congress meets here October 21st to 26th.

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships (W. D. Lawson), Molsons (K. D. J. C. Johnson), Imperial (W. R. Seattle), Royal (J. M. Aitken), Toronto (C. A. Stephens), Union (G. R. Tinning), Montreal (W. J. Ambrose), Commerce (C. G. K. Nourse), Merchants (C. R. Young).

The bank clearances are compared in the following table:

For full year 1910	\$27,095,709
For 1911	28,503,298

Progress in the building operations is shown below:

Total building permits—

Issued during year 1908	\$365,495
Issued during year 1909.....	1,268,215
Issued during year 1910	1,220,810
Issued during year 1911	1,033,380

Lindsay, Ont.

Lindsay is offering free sites and other inducements to new industries locating here. To malleable iron works or flour mills this is an exceptional opportunity.

Some of the industries now in operation are: Flour mill, cereal, leather, lumber, farm implements, woollens, wheels, shoes.

Electric power is \$20 maximum, and light 7c per thousand Watts.

The streets are asphalt block paved.

Winter fair, poultry show, stock and seed judging, and short agricultural course, are held every year.

The President of the Board of Trade is F. W. Sutcliffe; Allan Gillies, Secretary, R. M. Beal, Mayor; D. Ray, Clerk; Peter Kennedy, Treasurer; H. Gladman, Postmaster.

Manor, Sask.

There are splendid openings here for general store and a photographer.

Manor is in the Moose Mountain district, is 59 miles south-west of Brandon, and 254 miles south-west of Winnipeg. The surrounding district is a rich productive country.

The four elevators have a capacity of 119,000 bushels, and handled last season 231,000 bushels of grain. Through the stock yards were handled 129 cattle and 753 hogs.

The population is 350 with a tributary population of about 1,500. Assessment roll, \$283,000; tax rate, 20 mills. There are Government phones, C.P.R. telegraph and Dominion express. The Crown Bank is managed by W. N. White.

Municipal Officers are: E. C. McDiarmid, Mayor; D. E. Brown, Secretary-Treasurer; A. H. de Tremauden, President Board of Trade; D. E. Brown, Secretary.

The new large public school cost \$15,000; post office cost \$12,000; bank, \$12,000; hotel, \$18,000. These will give an idea of the class of buildings that are in the town.

THE FOUNDATION OF SUCCESS

"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practice a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

Canada Permanent
Mortgage Corporation
Toronto Street - Toronto
ESTABLISHED 1855

Macleod, Alta.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has Municipal owned Electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1st next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Macleod is situated in Southern Alberta, on the foot-hills of the Rocky Mountains, on the Crow's Nest Pass line of the C.P.R. The Canadian Northern Railway will shortly have a line into Macleod.

The town is bristling with activity, very largely stimulated by the appointment of Mr. John Richardson, as Industrial Commissioner. Two or three important industrial firms are expected to locate here in the near future. Special efforts are being made to induce a sash and door manufacturer, linseed-oil and cake maker and a large wholesale house to locate here. A large business awaits them in supplying the wants of the thousands in the Crow's Nest Pass, Macleod's back door market.

By the fall of the present year the C.N.R. will be building their shop here. It will give employment to about five thousand extra men. The G.T.P. will also enter Macleod next year, which will make it the railway centre of Southern Alberta.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe,

furniture, woodworking, waggon, stoves, automobile, engine, factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

A movement is on foot to build a new town hall, costing in the neighborhood of \$100,000, and a new Post Office is also about to be erected. In a few months the new opera house will be completed. These are only a few signs that Macleod is entering upon an era of prosperity that will not be surpassed by any other town in the West.

There are eight miles of concrete sidewalks; four banks and about four hundred telephones. Good schools, good roads, and good water. A case of typhoid has not been known in the town, which speaks well for the water and sanitary conditions.

The population is 2,500; assessment, \$1,951,701. Government telephone system, C.P.R. telegraph, and Dominion Express.

The Industrial Commissioner and Secretary of Board of Trade is John Richardson; Mayor, E. H. Stedman; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

An illustrated article, descriptive of Macleod and district, appeared in the magazine section of the number of The Busy Man's Canada.

The sociable man is one who, having nothing to do, comes around and bothers one who has.

Some places were born LUCKY; Macleod was born WEALTHY. If you want to go west go to

MACLEOD, Alberta

HERE ARE A FEW OF THE
PEOPLE WE WANT.

1. A Tent and Mattress Maker. Grand Chance.
2. A Sash and Door Maker. Big Market.
3. A Ladies' Hairdresser. No competition, big prices.
4. A First-class Restaurant. A man who knows his business will do a roaring trade, and will make money hand over fist.
5. A Linseed Oil and Cake Maker. Will do brisk trade with farmers.



Main St., Macleod. It is growing every day.



Duck and Goose Shooting by Automobile
in the Macleod District.

Come with your family
because it's a good place to
LIVE in.

Come with your money,
because it's a good place to
INVEST in.

Come yourself. It's one of
the best places to **GROW** in.

Macleod has a population
of 2500, and before the end of
this year it will be served by
three railways and perhaps
four.

Macleod is the centre of
the richest farming country
in the world.

**FARMERS ARE COMING IN FROM EVERY]QUARTER. IF YOU'RE
A FARMER, YOU COME.**

If you want to share the wealth of Macleod, write to

JOHN RICHARDSON,

Industrial Commissioner,

-

-

Macleod, Alberta.

Mention what your line of business **HAS** been, what you want it to be,
and how much capital you have behind you, and you will get **TRUTHFUL
INFORMATION.**

**MACLEOD IS NOT A FREAK TOWN. IT IS SITUATED WHERE
NATURE INTENDED A BIG CITY TO BE**

Montreal, Que.

According to the statement of Customs duties collected during the year 1911, given out by Mr. W. J. McKenna, Accountant of Customs for the port of Montreal, all preceding years were left far behind.

There is an increase of nearly two million dollars between the amount collected during the past year and the total amount for 1910.

The largest month proved to be March, when \$1,825,217.80 was collected. It was the largest amount ever collected in any one month since Customs have been established in Montreal. April was the poorest month of the year, only \$1,332,096.47 finding its way into the coffers of the Government through the Customs.

In only one instance was there a decrease as compared with the corresponding month of the year 1910. This was in February, when the figures of 1911 were \$10,000 short of last year's. It was more than made up by the March increase, which amounted to nearly \$300,000.

There is no appreciable increase in the figures for the months that the port of Montreal is open to ocean-going steamers, May, June, July, August, September, October and November not coming up to March and December.

The totals for 1910 and 1911 were as follows:—

Total, 1910, \$17,746,716.72; total, 1911, \$19,457,427.31; an increase in 1911 of \$1,710,710.59.

The largest increase between any month of the past year and the corresponding month of 1910 was for the month of December, where a difference of \$307,514.08 was recorded in favor of 1911.

The stock Exchange did more business than in 1910. But the feature which strikes one about the movements on Exchange in 1911 was not the volume of stocks bought and sold, but the exten-

sion of the Montreal market by the listing of new industrial issues. A steamboat and a bank merger, the reorganization of the paper and pulp industries in the Province of Quebec, were influences which contributed to opening new opportunities for investors.

Montreal maintained her position as a banker. Clearing house returns indeed show a record advance, for the totals of 1911 were \$28,000,000 ahead of the preceding year. The returns were \$2,368,493,362, as compared with \$2,088,559,563 in 1910. Montreal was responsible for one-third of the total bank clearings of the Dominion. Among the cities of America, Montreal is ninth with regard to bank clearings.

Last year was a heavy one in the port. Despite serious interference with shipping owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year; 726 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle and 3,725 sheep.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value, \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, G. Haddbull; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bavset; Treasurer, Charles Arundle; Postmaster, Hon. L. O. Taillon.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis

Fire Chief, J. Tremblay; Chief of Police, O. Campeau.

A Store for Visitors

Constant personal contact with the world's Leading Fashion Centres brings to this Store the very newest effects in Woman's Apparel.

Choice Silks, Laces and Dress Fabrics
Stylish Millinery, Costumes and Waists
The Newest Neckwear and Belts,
The Finest of Plain and Fancy Linens.

There's always satisfaction in dealing in OGILVY'S for we only keep satisfactory articles, and you can depend on everything being exactly as represented. Quality — reliable quality,—always must come first with us.

JAS. A. OGILVY & SONS Corner St. Catherine and Mountain
Streets, Montreal

LA BANQUE NATIONALE

FOUNDED IN 1860

Capital	=	-	\$2,000,000.00
Reserve Fund	=	-	\$1,300,000.00

Our system of Travellers' cheques has given complete satisfaction to all our patrons, as to rapidity, security and economy. The public is invited to take advantage of its facilities.

Our office in Paris (rue Boudreau, 7, Square de l'Opera) is found very convenient for the Canadian tourists in Europe.

Transfers of funds, collections, payments, commercial credits in Europe, United States and Canada transacted at the lowest rate.

Moose Jaw, Sask.

The Walch Land Company, of Winnipeg, has purchased the sub-division of Saskatchewan Beach from the owners, McKillop, Benjafield Co., and have opened their Moose Jaw office at Room 1, new Grayson Block.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C. P. R. lines in Saskatchewan; Dominion Express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,402. This had increased by 1911 to \$27,770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 19,500 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend

commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.

DAVIS & MACINTYRE

We specialize in Saskatchewan Farm Lands and Moose Jaw city property. Write for price lists and maps.

6% guaranteed to investors in first mort.gages, farm or city. Highest references. Get particulars. 2 High St. W. MOOSE JAW, SASK. P.O. Box 549

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SIMMINGTON BLOCK - MOOSE JAW
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CITY HOTEL

MOOSE JAW

The Commercial Travellers' House

RATES \$2.50

J. E. KINNEY, Prop.

Write or Wire for Room

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MOOSE JAW CITY PROPERTY
FIRST MORTGAGES ON IMPROVED
FARM AND CITY PROPERTY
A SPECIALTY

Moose Jaw, Canada

THE LOCATORS LAND CO.

MOOSE JAW, SASK., CANADA

Wheat Lands in 100,000 acres in
SASKATCHEWAN blocks from 5,000
acres up at prices
from \$17.00 to \$20.00 per acre; single section \$18.00 to \$25.00 per acre. Small cash payments, balance easy terms.

**MOOSE
JAW**

*IS THE PLACE
WHERE YOU
CAN*

**Make
Money**

There are lots of openings for wholesale and retail business.

MOOSE JAW is situated in the most prosperous, most uniformly successful grain-growing district of the whole West. The farmers all have money and they spend it in MOOSE JAW.

For any information on any subject—write

H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

A Youthful Financier.

“WE have among the two or three hundred Herald employees,” writes Mr. T. Kelly Dickinson, financial editor of that paper, “an exponent of Montreal Higher Finance, who gives promise of out-Hooleying Hooley, and making some of our local capitalists look like the smallest denomination in silver currency. His name—well that will be a household word in days to come, so I omit it. His occupation is that of Printer’s Devil. Even the linotype could not drive the devil to his remote residence. This young Devil bought a chicken. Goodness knows where he got it, but he bought it for 65 cents. He raffled it among the other imps in the establishment at ten cents per ticket. This netted him \$3.50. The winning ticket was drawn by the office boy, whereupon the aforesaid Devil gave the office boy 50 cents for the chicken, took it home and sold it to his father for 75 cents. If that boy is left alone he will become a great merger promoter.”

Nelson, B.C.

The city council has passed an agreement with the Western Box and Shingle Mills, Limited, which will open a large factory here in a few weeks. It will be fitted with the most modern machinery and will manufacture a thousand boxes and fifty thousand shingles per day at the commencement.

Mr. H. H. Currie, B.A., Secretary of the Publicity Bureau, reports that there are good openings here for flour mill, tannery, box factory, broom factory and pulp mill, and he will gladly give particulars of these openings, and special advantages of locating here.

Nelson is the centre of the non-irrigated fruit growing district, as well as the mining capital of the Kootenay district.

At the termination of navigation on the west arm of Kootenay Lake. The climate is mild and well sheltered, plenty of rain fall. Transportation facilities in addition to the steamships plying on the lakes are, Canadian Pacific Railway (Crow's Nest Pass division), Great Northern (Spokane Line), Express Co.'s are Dominion and Great Northern; C.P.R. and Western Union telegraph; local, rural and long distance phones; electric cars (54 miles), electric light and power (23,600 h.p.), eleven miles gravelled streets, 17 miles cement and plank sidewalks; manufactured gas for light and power; pure water from the mountain streams; gravity sewerage system.

Two public, one high and one night school. Mining school in connection with high school is being arranged for. Seven churches, daily newspaper, court house, Oddfellows block, opera house and other places of amusement, Y.M.C.A. building, six wholesale houses, commercial and summer-resort hotels.

Among its industries are: Iron works, sawmills, C.P.R. shipyards, railroad divisional shops, sash and door factories, brewery, marble works, two jam factories, mattress works, mineral water factory, the products of gold, silver, cop-

per, lead, zinc and marble mines are five million dollars.

The eight rail and steamer routes afford easy and rapid transportation. This is a business centre, distributing and industrial point of no mean proportions, being the third city in British Columbia, with a population of 7,003, within one and a half miles of the post office. Assessment, \$3,072,970; assessment 7 mills on 50 per cent. value of improvements and 45 mills on land. The city has recently purchased \$70,000 worth of its own bonds, showing the city is progressive and in strong financial position. The city saved some \$20,000 by purchasing its bonds with money set apart for that purpose. The city improvements in 1911, cost \$30,000.

Four banks are needed to attend to the financial wants of the district. They are, with their managers: Commerce, J. S. Munro; Imperial, J. H. D. Benson; Montreal, LeB. DeVeber; Royal, A. B. Nethersby.

J. E. Annable is Mayor; W. E. Wasson, City Clerk and Treasurer; G. C. Mackay, Engineer; H. H. Currie, Secretary Publicity Bureau; E. K. Beeston, Secretary Board of Trade; and T. D. Stark, President.

Fire protection—67 hydrants, 14 alarm boxes, pressure 150 lbs., 3 halls, 3 substations, chemical hose cart, etc. D. Guthrie, Fire Chief, and C. W. Young, Chief Police.

We Have For Sale

Six small subdivisions lying between Kootenay river and the Granite road, with excellent river frontage and beach; they contain from four to ten acres and are very suitable for pretty summer homes; they each have from three to seven acres of first-class land. We shall be pleased to show them and quote prices.

**MAWDSLEY, SHAW & CO.,
NELSON.**

Ottawa, Ont.

The outlook for the coming year is for a large expansion. Mr. H. W. Baker, Publicity Commissioner, is at present negotiating with over 170 different industrial "prospects," which include almost every class of manufacturing for which Ottawa is a suitable centre.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people and a conservative estimate of the output of these industries is \$38,000,000. The three pay rolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

Building operations continue to make steady increase, and it is expected that the total for 1911 will exceed that of last year, but will not equal the figures of 1909. The following comparative statement will be of interest:

Total value—

Building permits in 1909....	\$4,527,590
Building permits in 1910....	3,022,650
1st 10 months of 1911	2,587,900
October, 1910	438,925
October, 1911	390,250

The bank clearings are ahead of last years figures as will be seen by the following table:

For full year 1910	\$193,714,890
For month of October, 1910.	17,058,814.
For month of October, 1911.	19,199,275
For 10 months ending October, 1911	172,317,255

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Write for tariff and descriptive literature.

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ARCHITECT
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Ottawa

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THE NEW RUSSELL
Ottawa's Leading Hotel
European Plan Exclusively
Rates, single - - - \$1.00 to \$3.50
Rates, double - - - \$2.00 to \$5.00
MULLIGAN BROS., Proprietors
Geo. E. Mulligan, Manager

THE BANK OF OTTAWA
ESTABLISHED 1874
*Capital Paid Up, Rest and Undivided
Profits, \$7,517,938.85*
An Efficient Banking Service is Essential to
Corporations, Merchants, Business Firms

Porcupine, Ont.

A new hotel with 20 rooms is to be built immediately at Mattagami Landing, and next spring a permanent hotel will be built directly facing the river. Need of good accommodation is felt, as traffic through this settlement is increasing.

Mattagami Landing is the point from which launches connect with Wawewatin and Sandy Points, above and below, respectively, where power companies have generating stations, and it is also a stopping place for prospectors going to and from the townships to the west of Tisdale.

From all present indications the Porcupine district will be the producer of gold bullion within the course of a very few months. The new Hollinger mill is being rushed to completion as rapidly as rather adverse transportation facilities will permit, and it is likely that the stamps will begin to pound about March 1st next. The Dome mill will be ready some time before this date, as early as Jan. 15th being talked of as the time for the inception of rock crushing. It is probable, however, that about Feb. 15th will see the real commencement of serious operations. This means that the two big Porcupine properties will, from present indications, be able to ship out gold some time next spring.

The gold is there—dazzling to the naked eye—on the surface, visible in little cores that the black diamonds cut as they twirl at the end of their long tubes, biting into the rock. As an outward and visible belief that the gold is there for the mining ten thousand people have ousted the cow moose from the low-lying lands of Porcupine and have set up their habitations on the great Mattagami and many another mighty river flowing to the mud banks of James Bay. Three towns have sprung up, jealous of each other and squabbling, as all townlets on the frontier will, and people in Canada, Britain and the United States

who will never see the camp have sent millions of dollars in machinery to get the gold out of the earth, and when they have it to reduce it to the universal currency for which all toil.

The mill is or should be the outward and above-ground sign of the abundance of wealth below. Previously in the history of gold-mining in Ontario the mill was built to impress the stockholders and to embody in the annual report. In Porcupine, to a very large extent, indeed, the mill is for the purpose of producing gold. The early promoters who desired to rush into mills experienced a killing frost, and the result is to-day that the plants commenced or projected are to a very large extent justified by the promise of the mine.

To date not \$100,000 in gold has been shipped from the Porcupine camp. Yet the mills, involving an outlay of \$680,000, will probably have been completed before the end of the year. They are:—

		Stamps.
Dome (building)	\$300,000	40
Hollinger (building) ..	250,000	40
McIntyre (proposed) ..	70,000	10
Vipond (commenced) ..	30,000	10
Rea (proposed)	30,000	10
	<hr/>	<hr/>
	\$680,000	110

Among the buildings in Porcupine which are a credit to the camp, the new King George Hotel is worthy of special mention. It is modern and up-to-date in every way both as regards equipment and service, and would be an ornament to many an older and larger city.

By December 31 Toronto will have direct train connection with the gold fields. Passengers will be enabled to leave Toronto at eight o'clock each evening and go direct through by Pullman to South Porcupine, arriving there next evening in time for supper.

The future of this place looks bright, as it has every facility for a big distributing centre.

Port Arthur, Ont

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

Farming lands are being rapidly opened up, and increasing in value. The assured employment and good wages offered at the Lake Ports, in the saw-mills and mines, in the water-power development and on the railways place the making of a comfortable home and a good farm in the agricultural sections of this district within the reach of the industrious and enterprising man without capital. Not only do the lines of labor mentioned offer a means of a man establishing himself on a farm in the district, but the fact that the resources of the district are industrial rather than agricultural assures a good home market for the products of the farm after it has been brought under cultivation. Market garden land within five miles of Port Arthur can be purchased from \$50.00 per acre. The market for all kinds of produce is good and continually increasing.

There are 15 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The Municipal-owned telephone system has 3,500 subscribers.

Col. S. W. Ray is Mayor; J. McTeigue, City Clerk; W. J. Gurney, City Treasurer; President Board of Trade, F. S. Wiley.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Mol-

sons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

As a health resort Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

ARCHITECTS

Hood & Scott

Benger Bldg., 177 Arthur St.

PORT ARTHUR

PHONE 135

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Expert Automobile and

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CONVENIENT TO BOATS AND TRAINS

PORT ARTHUR, ONTARIO

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"Not the biggest but the BEST."

ALGOMA HOTEL

PORT ARTHUR

15 Large Sample Rooms

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Rates \$2.00 to \$3.50, American Plan

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Real Estate & Investments

THE MEIKLE CO.

PORT ARTHUR

2

Radville, Sask.

Builders and carpenters are wanted here. Splendid opening for flour mill. Plenty of water in the river. Also opportunity for dentist and veterinary surgeon.

Radville is a new town and divisional point on C.N.R. line, between Maryfield and Lethbridge, a line to Moose Jaw starts from here, and a line to run to the coal mines, 20 miles distant.

The town is one year old, and has fine town hall, fire hall, red brick two-story public school, municipal hall, churches, public hall, licensed hotel, Bank of Commerce, managed by W. Hastie; Weyburn Security Bank, under the management of McG. Wilkinson.

C.N.R. telegraph and express, phone lines being constructed, two-tank chemical engine and other fire equipment.

Population, 350; assessment, \$120,000; tax rate, 5 mills; President Board of Trade, C. S. Hill; Secretary, G. F. Blundell; Overseer, C. S. Hill; Secretary-Treasurer, E. J. Moore; Postmaster, C. S. Hill.

Rainy River, Ont.

The town of Rainy River is on the river of the same name, and located 153 miles east of Winnipeg, and 286 miles west of Port Arthur, on the Canadian Northern Railway. There is a daily boat service in the summer to Kenora, about 86 miles distant on C.P.R.

There is a good opportunity for a brick plant, a doctor, a dentist and a lawyer. Write to Sydney Bateman, Secretary Board of Trade.

The population is 2,300; assessment, \$717,458; six teachers in the public school, also separate school, colleges, town hall, fire hall, gravel or cinder in the streets. The sidewalks are being replaced with cement on the principal streets. Canadian Northern telegraph, telephones, electric light and power (private ownership), theatre, dance hall,

waterworks (250 connections), sewers and settling beds.

The Bank of Commerce is managed by H. W. Graham.

S. Bateman, Town Clerk and Treasurer; S. Sage, Town Engineer; G. S. Parker, President Board of Trade; R. Reid, Postmaster.

Fire protection in charge of Chief A. H. Hanna, with fire hall, engine and latest equipment. Thos. McMahon is Chief of Police. There are four good hotels.

Red Deer, Alta.

Red Deer is midway on the C.P.R. between Calgary and Edmonton. Has added a thousand to its population in the last year. It is now 2,700; assessment, \$4,119,270. G. W. Greene is President of Board of Trade; J. R. Davison, Secretary; R. B. Williver, Mayor; A. T. Stephenson, Treasurer and Clerk; H. Wallace, Postmaster.

A hundred thousand dollar cement plant has just located here. There are brick yards, roofing and tile works, tent and mattress factories, lumber mill, tannery and other manufacturing concerns.

There are public, separate and high schools, convent, business college, ladies' college, court house, municipal buildings, fire hall, societies hall, theatres, four hotels, Government phones and Western Electric phones (local, rural and long distance), C.P.R. telegraph, express, waterworks and sewer systems, electric light and power.

The banks indicate the strong financial position of this district. They are with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants, F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for foundry, also pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will indicate what the town will do for new comers.

Regina, Sask.

Situated on the C. P. R. main line, 358 miles west of Winnipeg, Regina is the capital and largest city in Saskatchewan, the commercial and industrial centre of the middle west and possesses unique advantages for manufacturers, wholesalers and investors.

Regina's distributing territory comprises over 60,000 square miles, in which are located over 250 towns and villages, and a population of nearly half a million.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly, and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

When this full programme of railway construction is completed Regina will have a total of fifteen lines of railway radiating in all directions.

The city owns and operates the electric light and power plant, and excellent water supply.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: City Clerk, A. E. Chivers; City Treas., A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Secretary, R. J. Burdett; Postmaster, J. Nicoll.

REGINA

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Reference: Imperial Bank of Canada.

The King's Hotel

The King's Hotel is now conducted on the
European plan

Rates \$1.50 to \$3.00 per day.

Rooms en suite, baths, running water in every room, private telephones, dining-room open from 6.30 a.m. to midnight, and every other up-to-date hotel convenience, makes this hotel distinctive in the Canadian West.

At Regina it is always The King's

Saskatoon, Sask.

A new record for acreage west of Saskatoon was established when Maxfield Bros. sold a half interest in 80 acres adjoining Cordage Park at \$800 an acre. The property is in Industrial Centre, being the west half of the N. W. quarter of 23-36-6. The west side has been very active both in sale of subdivided lots and acreage. The general outlook is most satisfactory, and a big movement is anticipated soon. Trackage property is in demand, but is being held at high prices.

Building permits for 1911 total \$5,028,366, thereby leading all the cities of Canada in this respect, and maintaining a place among the leaders with regard to total amount, actual and percentage increase over 1910.

In addition to \$316,300 worth of permits issued to the government of Saskatchewan and city of Saskatoon for telephone buildings, power house, fire halls, etc., there were permits granted for buildings which might be classed as public, as follows: Schools and colleges, \$385,000; theatres, clubs, etc., \$91,400; churches, Y. W. and Y. M. C. A. buildings, \$555,500. Thus it is evident that preparations are being made for the educational, social, and religious requirements of the city. It may be noted also that besides building three public schools the Board of Education have purchased ten new sites, in anticipation of future needs.

The permits for buildings used for financial, commercial and industrial purposes amount to \$1,670,000. These include office buildings, factories, all kinds of stores and a number of wholesale houses. The smaller buildings are frame, the majority brick and stone, and it is notable that modern concrete construction is much in evidence.

Perhaps, however, the most encouraging development has been in permits for

residences, which are valued at \$1,461,190 for about 565 residences, ranging from the shack of \$200 to the \$11,000 home, making an average of a little over \$2,586.

Saskatoon is certainly going ahead. Its population eight years ago was only 113. The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

Total building permits for 1911, \$5,028,368; bank clearings, \$64,090,952; customs revenue, \$681,336; postal revenue, \$78,815; net assessment, \$23,259,687; population by civic census, 18,006

The President of the Board of Trade is Malcolm Isbister, Commissioner is F. MacLure Sclanders; James Clinkskill is Mayor; R. M. Keating, Treasurer; Geo. T. Clark, City Engineer; Andrew Leslie, City Clerk; Malcolm Isbister, Postmaster; Thos. Heath, Fire Chief; R. C. Dunning, Chief Police.

SASKATOON

INVESTMENTS IN CITY PROPERTY AND FARM LANDS

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Trackage and Sub-division
Property.

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STRATON & BRUCE
McKay Bldg., Second Ave.

Sault Ste. Marie, Ont.

The Town is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc., bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's River the waste water way. 100,000 horsepower can be generated here.

That the remarkable progress of last year is to be continued at the Sault is shown by the figures for improvements that are to be undertaken this year. Approximately \$138,000 will be expended on a street paving programme, covering nearly five miles. Ten miles of cement sidewalks will be laid down, at an estimated cost of \$64,000.

Another \$130,000 will be expended in the construction of ten and a half miles of sewerage. Improvements to schools for the current year amount to about \$40,000, and \$7,500 has been appropriated for the purchase of 18 acres on the river front to be used for park purposes. Great industrial expansion is assured, and 1912 promises to be a banner year for Sault Ste. Marie in every way.

Six million dollars are now being spent in industrial construction here.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

The railway facilities are: C. P. R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building to have connections here. There are four miles of electric street railway within the corporation.

The population is 10,613, and town has applied for a city charter. The assessment is \$5,967,764, tax rate 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C. P. R. and G. N. W. Telegraph, public, separate, high and technical schools, Government Municipal buildings, custom house and good hotels.

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ESTATE

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REAL
ESTATE

St. John, N.B.

A number of Montreal and English capitalists have lately invested in property at St. John, and a very decided forward movement is in progress. During the present year the armoury will be completed, a new post office, modelled somewhat after that at Winnipeg, will be begun. A large new theatre and the largest brush and broom factory in Canada will be erected; a beginning will probably be made on a new mill, by a company with \$5,000,000 capital, of which about \$2,000,000 is invested in timber lands; and there will be a boom in house building, besides the large expenditures to be made on the water front by the Federal Government and Canadian Pacific Railway.

The assurance of great expenditure to provide harbor and terminal facilities, not only for the Canadian Pacific but for the Grand Trunk Pacific and Canadian Northern Railways, making St. John a great summer as well as a winter port, has electrified the business atmosphere, and a period of rapid growth and expansion has been entered on.

The contract for the developments at Courtenay Bay in the harbor of St. John, has been let by the Government to Norton Griffiths & Co., an English firm. The contract price is \$7,500,000, and the work is to be completed within four years. Work at Courtenay Bay will be started immediately and when completed will make the harbor one of the most modern in the world.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, bitulithic), and over 77 miles asphalt sidewalks.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

The banks and their managers are: Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of

Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montreal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.

Stettler, Alta.

Stettler is between Lacombe and Moosejaw, at the intersection of the C. P. R. and C. N. R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. Assessment roll, \$1,107,500. Tax rate, 25 mills.

There are municipal buildings, Public School (cost \$50,000), Opera House, fire hall, flour mill, creamery, steam laundry, machine shops, and good hotels, municipal water-works and electric light plant, local, rural and Government telephones, C. P. R., C. N. R. telegraph and express.

There are four miles of plank paved streets, and two and one-half miles of sidewalks.

There are good openings for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

The secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants, by J. H. Johnson.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treas.; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.

Tofield, Alta.

Secretary Nicholson, of the Tofield Board of Trade, has prepared a list showing that approximately \$50,000 was expended in building operations in the town in 1911. The list includes twenty-one residences, three business blocks, opera house, implement warehouse, the G.T.P. station and freight storehouse, and a \$3,000 addition to the Queen's Hotel. About \$4,000 was expended in buildings at two of the coal mines. Many new residences are planned for this year.

Trainloads of ties and rails are leaving Tofield daily for the end of steel on the Tofield-Calgary branch of the G.T.P. This branch is practically all graded to Calgary, and the steel is laid to within 94 miles of that city. An early start will be made on the extension of this branch from Calgary south through Lethbridge to the International boundary, where it will connect with the Burlington-Great Northern system in the States.

Dairying is becoming an important industry in the district, and large quantities of milk and cream are shipped daily to Ed-

monton. T. R. Henderson, managing director of the Dobell Coal Co., of Tofield, has recently purchased a section of land two miles northwest of the town, and plans to convert it into an up-to-date stock farm, with dairying as one of the leading features.

Work is now being pushed on the natural gas well at Tofield, which is down to a depth of 950 feet. Four strong flows of gas have been struck, and it is the opinion of experts that plenty of gas will be found at a depth of about 1,200 feet.

Tofield is situated on the G.T.P., 752 miles west of Winnipeg, and 40 miles east of Edmonton—junction point of the main line of the G.T.P. and Tofield-Calgary branch.

Population, 600; assessment, \$412,002; tax rate, 25 mills; land values only.

Fred McHeffy, Fire Chief; Chief of Police, O. H. Mahaffey.

Secretary-Treasurer Board of Trade, S. Nicholson; Postmaster, C. E. Jamieson.

Merchants Bank is in charge of N. C. Legge.

"THE BEST TOWN ON THE LINE"

is what people who travel on the Grand Trunk Pacific
between Winnipeg and Edmonton say about

TOFIELD

ALBERTA.

It has made a more rapid growth during the past year, and it has more natural resources than any other town on the line. Tofield is the Junctional Point of the Main Line and the Tofield-Calgary Branch of the G. T. P. It has tributary to it one of the largest and one of the best Mixed Farming Sections in the West. It is the Northern Freight Terminal of the Tofield-Calgary Branch, the longest and most important branch of the G. T. P. System. It has 20,000 Acres of Coal, now being developed by Five Mining Companies. It has Valuable Clay Deposits. It is an Ideal location for Factories, having good transportation to good markets and Cheap Power. The Mines and Factories will give employment to a large number of people.

Inside Property—all inside the original town limits—in Tofield, for sale at \$100 a lot up. Easy terms, no interest. For full particulars, including views of the Town and Coal Mines, address

CANADA WEST TOWNSITE COMPANY, Ltd.,

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For information regarding Business and Factory Openings in Tofield, address
S. NICHOLSON, Secretary Board of Trade, TOFIELD, ALTA.

Toronto, Ont.

The liberal manner in which the Dominion Government has dealt with Toronto is shown by the following provisions in the Estimates:

New Customs examining warehouse, \$300,000.

Harbor improvement, \$195,000.

Dominion building for Canadian National Exhibition, \$100,000.

Barracks for permanent corps, \$100,000.

Military stores building, \$75,000.

Additions and alterations to Post Office, \$14,000; garage for motor trucks, \$15,000.

Dominion buildings, repairs, \$5,000.

Population of Toronto443,751

Bank clearings\$1,852,397,605

Post Office earnings\$1,963,065.28

Real estate transfers16,007

Building permits7,296

Value of buildings erected ..\$24,374,539

New buildings erected9,869

Total assessment of city\$390,599,148

These figures have been compiled by Might Directories, Limited, whose thirty-seventh annual edition of the Toronto City Directory is just off the press. In every one of the lines above indicated the city shows a gain over the preceding year.

In regard to the population figures above, which are in excess of the Federal census, the company says "It should be remembered that our method of enumeration is more thorough than theirs and should, therefore, be more accurate."

The following is a table showing the gains Toronto has made in 1911 over 1910:—

Bank clearings, 1910 ..\$1,595,954,254 00

Bank clearings, 1911 1,852,397,605 00

P.O. earnings, 1910 1,709,493 34

P.O. earnings, 1911 1,963,065 28

Real estate transfers, 1910 14,546

Real estate transfers, 1911 16,007

Toronto's assessment,—

1910 \$349,206,510 00

1911 390,599,148 00

Population 425,400

The Customs receipts for the past year amounted to \$15,538,630, being a net gain over 1910 of \$1,461,441.

In the real estate business the appreciation of property, especially downtown and central city lots, has been very marked. For instance, a lot at the corner of King and Yonge streets, 60 ft. by 90 ft., was sold in October, 1909, for \$501,291,812 (and the taxable value is for \$800,000. This is not an isolated case where property has nearly doubled itself in two years or less.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000. In round figures land values have increased almost seventy millions in five years, and improvement values over fifty millions.

The Board of Directors of the Canadian National Exhibition for 1912 is as follows:

Hon. Pres., Geo. H. Gooderham; President, John G. Kent; 1st Vice, Jos. Oliver; 2nd Vice, Noel Marshall; Executive Committee, Section A, Ald. John Dunn; Section B, George Booth; Section C, R. Fleming; Chairmen of Committees—Horses, J. J. Dixon; Cattle, Robt. Miller; Dairy, W. W. Ballantyne; Women's Work, Noel Marshall; Agriculture, H. R. Frankland; Manufactures, Geo. Booth; Education, C. A. B. Brown; Fine Arts, W. K. McNaught; Poultry, A. Atkinson; Dogs, W. P. Fraser; Grounds, R. H. Graham.

Toronto's receipts from street railway percentage in November were \$38,598.47. The amount has nearly quadrupled in six years.

The number of buildings for which the City Architect's Department issued permits during the first ten months of 1911 was 7,576, an increase over the same period of 1910 of 1,206. The total approximate value of buildings for which permits were issued from January 1st,

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TORONTO

to October 31st, last year was \$20,306,699, as compared with \$17,734,488, the value for the same period of 1910.

The total number of buildings for which permits were issued during October of last year was 804, with an approximate value of \$1,798,042. This is a decrease on the figures for the corresponding months of 1910, when the number was 862 and the value \$2,914,980. The decrease in value is attributed to the fact that October was the record month of last year, a considerable portion of the new General Hospital being included in the permits.

This year will make a new record in building for Toronto, and the value of the buildings will be several millions greater than ever before.

The Customs revenue for October reaches a total of \$1,360,000. The returns for the corresponding month of 1910 were \$1,053,607, which exceeded the returns of any previous October. Thus October, 1911, is a record month, with an increase of slightly over \$300,000. This gain is remarkable, being the greatest since March, 1910, which showed an increase of \$356,000.

The statement of the assessment and population of the city for the present year serves to emphasize the extremely rapid growth during the past ten years.

The population has increased from 199,043 in 1901 to 374,672 this year, according to the assessors' figures, which are supposed to be a little conservative though fairly accurate.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population of the city in about twelve years.

The Growth Year by Year.

The population and increases from year to year were as follows:

Year.	Population.	Increase.	P. C.
1901	199,043	.....	...
1902	205,887	6,844	3.4
1903	211,735	5,848	2.8
1904	226,045	14,310	6.8

1905	238,642	12,597	5.5
1906	253,720	15,078	6.3
1907	272,600	18,880	7.4
1908	287,201	14,601	5.3
1909	325,302	38,101	13.2
1910	341,991	16,689	5.1
1911	374,672	32,681	9.7

Bank clearings at Toronto continue to expand, the amount for October having totalled \$155,221,895, which is \$9,214,981 greater than in October last year, when clearings were considerably above the previous high record. The following comparisons show the remarkable expansion of the banking business at Toronto in the past eleven years:

October.

1907	\$108,925,057
1908	115,724,711
1909	133,768,916
1910	146,006,824
1911	155,221,805

Clearings for the ten months compare as follows:

Ten months, 1910	\$1,284,367,371
Ten months, 1911	1,485,216,749

The increase in the assessment of the City since 1905 is shewn in the following comparative table:

1906	\$167,411,678
1907	184,283,085
1908	206,088,900
1909	227,800,000
1910	269,866,219
1911	306,604,774
1912	344,835,115

The new General Hospital, now being erected, will, when completed, occupy an entire block, comprising in all about ten acres, and will be probably the most complete of its kind in Canada. The aggregate cost of the completed structure will total \$1,750,000.

The Mayor is G. R. Geary; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Helath Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley.

ONE SMALL PAYMENT

AT YOUR DEATH your troubles end—at your death your wife's troubles begin, unless you have made ample provision for her future support and comfort. A few dollars invested each year in life assurance will secure to your wife at your death the funds which your love and honor require you to provide.

ONE PAYMENT TO US and you achieve your purpose—you provide for your wife the sum you wish to leave for her. A saving of less than \$10.00 a month for a man in his twentieth year will assure \$5,000.00 payable at his death, under a form of contract which may be converted into an annual pension, payable to himself in old age, or which may be surrendered for cash after he has made a few yearly deposits.

IF YOU ASSURE WITH US under this plan you become a partner and entitled to participate in the Company's surplus earnings. Your share of these profits will be paid to you in cash at regular intervals, or may be used to increase the amount of your policy.

FOR YOUR WIFE'S SAKE
LET US QUOTE YOU PREMIUM RATES.

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KING EDWARD HOTEL

An absolutely fire-proof hotel
with 400 rooms, 300 with
baths.

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Luxuriously furnished rooms on
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The centre of Ontario's famous
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Five minutes from railway,
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One of the finest equipped
hotels in the world.

European Plan—

\$1.50 per day and up.

American Plan—

\$3.50 per day for room without bath.

\$4.00 per day for room with bath.

W. C. BAILEY, Manager

Vancouver, B.C.

At a banquet of the Master Builders in Vancouver recently the announcement was made that building permits for the year had passed the \$15,000,000 mark.

During the last year or two the growth of this city has been enormous. The entrance of new railways, the flocking here of retired settlers from the east who seek a warmer climate—for even now it is warmer in Vancouver than many other spots on the globe—and the immigration of so many new citizens who look upon the city as an ideal place for the creation of a fortune, all tend to promote the growth and prosperity of the terminal metropolis.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers:—

Bank of Nova Scotia—H. D. Burns; Granville St. branch, H. Rogers.

Eastern Townships Bank—W. H. Hargrave; Kitsilano branch, P. Gomery.

Molsons—J. H. Campbell; Main St., A. W. Jarvis (Agent)

British North America—W. Godfrey.

Quebec Bank—G. S. F. Robitaille.

Imperial Bank—A. Jukes; Fairview,

Hastings and Abbott—A. R. Green; Main Street, W. A. Wright.

Bank of Hamilton—E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst.

Bank of Vancouver—F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender Street, C. Reid; Granville Street, A. H. Hawkes.

Traders—A. R. Heiter.

Royal—F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens.

Toronto—F. A. Brodie; Hastings and Carrall Sts., E. J. H. Vanston.

Union—T. McCaffrey; Cordova St., J. Apderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper.

Ottawa—Chas. G. Pennock.

Dominion—W. F. Gwyn (Acting); Granville St., ———.

Northern Crown—J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowen.

Montreal—C. Sweeny; Main St., S. L. Smith (Sub-Agent).

Commerce—Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson

Merchants—G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:—

1901	\$47,000,000
1902	54,000,000
1903	66,000,000
1904	74,000,000
1905	88,000,000
1906	132,000,000
1907	191,000,000
1908	183,000,000
1909	287,000,000
1910	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

Up to the present the chief products of manufacture have been lumber, sashes, doors, etc. The output has been very large. Last year one mill alone exported to foreign countries thirty-eight million feet of lumber.

The electric supply is operated by the B. C. Electric Railway Co. and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B. C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls,

123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain. The tax rate of 2 per cent., as mentioned above, is on realty only, and has not varied in several years. The official census return gives Vancouver a population of 101,000, but in all fairness this figure should be very considerably increased, because there are large numbers of people who work or carry on their business in the city and who reside just outside the limits. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000.

A permit has been taken out for the erection of an eight-story office building on the southwest corner of Pender and Homer Streets. The building will be of steel construction and will have light permanently on three sides. The entrance will be one of the most imposing in Van-

couver. The basement will be fitted up for large safe deposit vaults, with all modern equipment, such as cubicles, coupon clipping room, etc. The second floor is also to be equipped as a banking room. The building is being constructed by the Norton Griffiths Construction Company, and it is understood that the Dominion Trust has secured a long term lease on the basement and main floor.

The street railway service covers a very large area, including, besides the city proper, the points in Point Gray, South Vancouver and New Westminster.

The chief City officials are: Mayor, L. D. Taylor; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. G. McCandless; Secretary, W. Skene, Postmaster, R. G. McPherson.

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Now that the bridge across the inlet to Vancouver is assured, all property, especially in the vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1000, on easy payments, can be had now. Buy before you are too late, these will double in a few months. Write for full particulars to

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Victoria B.C.

The prospect of an early spring has caused considerable activity in real estate and predictions are made freely that 1912 will be a banner year in the growth of Victoria. Just at present there is a great deal of interest in the lots running from Macauley Point to Esquimalt road. There is no doubt that all through the James Bay District, and everywhere around the inner harbor, and the proposed outer harbor, there will be a great many transactions recorded in the very near future. Values in the central part of the city still hold strong. A 60-foot lot sold the other day for \$42,000; and thirty feet on Yates street brought \$60,000.

The packing plant of the Swift Company is expected to locate here in the near future.

The widening of north Douglas street, of which the estimate is \$616,000, which will add thirty-four extra feet to the street, has been taken up by the council and will be decided on at an early date.

Captain C. H. Nicholson, manager of the Grand Trunk Pacific Steamship Company, says the plans are ready for the big building which the company proposes to erect on the Wharf Street site, and he is awaiting word from the head offices of the company to award the contracts for construction.

Building figures for the first ten months of the year 1911 have set a new mark, \$3,145,540. This exceeds the whole of last year, and is over \$1,000,000 advance on the first ten months of 1910.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H. Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip, Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North, H. R. Beaven; Merchants, R. F. Taylor.

Esquimalt & Nanaimo Railway Co.

The company has Large Areas Suitable for Fruit Growing and Poultry, Dairying and Mixed Farming. At Qualicum Beach considerable areas of cleared and partly cleared lands are on the market in 40-acre Tracts. A beautiful healthy climate, fine soil, and a great and rapidly increasing demand for poultry, eggs and dairy produce. Mixed Farming can be most profitably undertaken. Write.

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Weyburn, Sask.

The publicity campaign recently inaugurated in Weyburn, Sask., by the Board of Trade, under Commissioner C. A. Cooke, is already meeting with success, and negotiations are in progress that will add materially to the industrial and commercial development of the town.

General Manager Chamberlain of the G. T.P., recently announced to a delegation of the Board of Trade that his company would build two lines through Weyburn this year. The C.P.R. will extend their Lethbridge line, already in operation 82 miles west of Weyburn, a further 100 miles this year. The contract for the work has been let.

This rapid development by the railroads has produced a salutary effect in the commercial market, and numerous inquiries are received each day from prospective locators. The Royal Bank has secured premises and will open for business this month. It is also understood that the Bank of Nova Scotia will open here during the spring. The arrival of the Royal brings Weyburn's banks up to six, and a clearing house will be formed at once.

There is a pronounced demand for inside property in Weyburn, particularly among eastern buyers, and local agents find the delivery of lots their greatest difficulty. The demand is greater than the supply. This activity has been followed by greatly enhanced prices, and gains of three and four hundred per cent. have been common since the opening of the year.

Construction work is about to begin, and there will be a heavy demand for skilled and unskilled labor throughout the year. Among the earlier buildings to be erected are the new depot for the C.P.R., the post-office, and armory, and a five-story department store, 120 by 100 feet, for the McKinnon Co..

There are excellent openings for business in this Southern Saskatchewan town, appropriately enough named "The International Gateway." An opportunity is offered for the establishment of a flour mill, planing mills, biscuit factory, foundry

and machine shop, pottery factory and wholesale houses. Special inducements are offered in the matter of sites.

The population has grown from 600 in 1906, to 3,300 in 1912. The town assessment is \$1,780,875, and the balance of borrowing power still unimpaired is \$127,684.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are Bank of Commerce, A. Swinford, manager; Union Bank, C. H. Hartney, manager; Bank of Montreal, R. S. Whateley, manager; Home Bank, J. K. Hislop, manager.

Weyburn has no water of fuel problem. After the expenditure of much time and money an abundance of excellent water has been secured. Under present conditions the supply is ample for the population of 15,000, and can be largely increased. The provincial analyst pronounces the water to be of the highest quality and remarkably pure. Situated in the centre of a vast coal bearing region, Weyburn will never know the meaning of a shortage of fuel, coal being laid down at a very low rate by the Souris mines.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town, will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

Population
in 1906
600

The International Gateway.

Population
in 1911
3,300

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Unexcelled opportunities for Investors
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CHAS. A. COOKE, Secretary

Write for Information.

Board of Trade.

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Weyburn, Sask.

H. A. STAVELEY

FARM LANDS
CITY PROPERTY

WEYBURN, SASK., CANADA.

Winnipeg, Man.

There are not many cities in the world that present greater opportunities to men engaged in any branch of manufacturing than Winnipeg, the capital city of Manitoba. The 175,000 people of Winnipeg invest annually in manufactured goods the sum of \$120,000,000. To these trade turnover figures must be added \$36,000,000, the value of the output of the 267 factories that are now operating in the city of Winnipeg.

The volume to supply this market is naturally divided into many commodities of varied classes. A partial classification of the chief products that go to make up the big bulk of trade handled in Winnipeg naturally makes interesting and instructive reading for the manufacturer. From a local jobbing standpoint, records show that \$25,000,000 is credited to the agricultural implement and farm machinery dealer, \$16,000,000 to the hardware trade, \$15,000,000 in groceries, \$17,000,000 in dry goods and textiles, \$12,000,000 to the iron and building trades, over \$6,000,000 to the boot and shoe trade, and \$5,000,000 for the automobile industry. Encouraging figures are also given for the manufacture of railway and municipal supplies, furniture, drugs, electrical appliances, chemicals, confectionery, metal products, leather goods, stoves, ranges, furnaces, household necessities and other less important commodities.

The Walch Land Co. reports the season much farther advanced than in other years. Among their large deals put through is one of 700 lots in Tuxedo Park, Saskatoon, which were sold to one individual for a consideration of \$129,000. In their connection with the American immigration Mr. Walch stated that he had letters from between three and four hundred people, who have stated their intention of coming to the west during the next three months to purchase lands for farming operations.

Real estate activity in Winnipeg recently has not been confined to any one locality. Many lots have been taken over by small holders, who will either build during the summer or hold for speculation. This is the case particularly in the south of the

city, both north and south of the new Agricultural College. Property has gone there at a price from \$30 to \$50 a foot. The promise of the street railway and the paving of Pembina Highway has considerably enhanced values here. In the west of the city there has been considerable activity in the district between Portage and Sargent Avenues as far out as Arlington. This has been notably the case on Lavinia Street, which it is reported will be widened in the near future. The announcement that during the summer Portage Avenue will be paved as far as the city limits is also of interest to those who are buying in the west.

Perhaps the most interesting movement has been in the neighborhood of North Transcona and East Kildonan, where a large number of deals have been put through during the last few weeks. In that time the whole of the southwest quarter section of 17-11-4 east has been purchased, and portions of the rest of that section. Large tracts in 16 and 18 and river lots 58 and 59 in Kildonan East and a portion of lot 22 on the west side of the river. Prices have varied as much as from \$300 to \$1,000 an acre, and in many cases large cash payments have been made.

The permanent Exposition Building of the Winnipeg Industrial Bureau was officially opened by Mayor Waugh in the presence of a large number of leading citizens. While the building is not quite finished, sufficient progress has been made to indicate to the business community the importance of the idea, and great credit is due to Commissioner Roland and other members of the Industrial Bureau Board for setting the pace in this connection for all other parts of Canada.

In this building will be seen exhibits of Western industry, and a very effective index of the progress of development in all parts of the country. It will especially contain specimens of the leading manufactured products and natural resources of Western Canada, and will form an excellent object lesson to all visitors who desire to learn with greatest accuracy the pos-

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The International Securities Co., Ltd., is the owner or manager for sale of important Townsites or Subdivisions to Cities or Towns, as follows :

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Entwistle, Alta.

Lethbridge, Alta.

Lacombe, Alta.

North Battleford, Sask.

Yorkton, Sask.

Swift Current, Sask.

Inquiries are solicited from parties seeking a sound investment in any of above named Cities and Towns. Many of these places afford splendid openings for business and professional men. Full information will be freely furnished, and booklets, maps, etc., regarding any of these cities or towns, mailed free upon request.

INTERNATIONAL SECURITIES CO., LTD.

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Winnipeg—Continued

sibilities and opportunities of this great Western country.

All the space for rent has already been taken up, and so great is the demand that already the Bureau is discussing the advisability of enlarging the building. Cities west of Winnipeg are particularly desirous of securing exhibit space. The interest taken in the project exceeds even the expectations of the commissioner and directors.

Figures to hand from the office of the building inspector show that both in number and value, the permits issued in Winnipeg during February, are nearly double those granted for the same month of 1911. Comparison of the total for January and February this year with that of last reveals a like increase—the two months' total in 1911 being \$680,850, as against \$1,144,000 this year.

The Board of Control and the City Council are now making preparations for a competition of plans for the new city hall. Apparently, the idea is to call for plans covering the site of the present city hall, as well as the market in the rear, the intention being to erect at present the rear portion along utilitarian lines, to be followed later by the completion of a more handsome front portion.

Winnipeg has available raw materials in abundance: grains of all kinds for the flour and cereal food manufacturer; wool for the spinner; flax seed for the oil manufacturer; sugar beets can be grown profitably; hides for the tanner and shoe manufacturer; big scrap iron centre; clay for brick and pottery; straw and pulp for paper mills; mineral; gypsum; peat sale; manganese; limestone and sand for glass making; iron deposits on navigable water to city; and many other natural resources undeveloped.

Winnipeg is one of the world's healthful cities; the death-rate last year was only 13.6 per 1,000 inhabitants. The city's artesian well water is unexcelled for its purity. Winnipeg is 710 feet above the sea

level. Summer days have 16 hours' sunshine, and winter is marked by clear weather, absence of moisture making climate agreeable and pleasant.

Winnipeg has expended in the past six years and nine months ending September 30th, 1911, \$75,461,175 in new buildings. This represented 23,451 buildings, and it is safe to say that no city on the continent can show a better balanced distribution for a solid growth than has gone into the wholesale houses, business blocks, churches, schools and handsome homes and apartments of Winnipeg. For example, take the nine months of year 1911 ending September 30th: \$2,333,300 has gone into fine apartment blocks, the average cost of the eight largest being \$96,000 each, and of the fifteen largest \$76,333 each; eighty-seven factory and warehouse buildings have been erected in the nine months at a cost of \$2,487,400, and for schools, churches and hospitals, \$1,018,500. Prosperity is indicated in the handsome private homes of citizens that have been erected from January to October, 1911. Twenty-four of these residences have cost on an average \$17,270 each, while there have been one hundred and sixty-three homes built costing between \$5,000 and \$10,000 each, and four hundred and seventy-two houses that cost over \$3,000 and less than \$5,000. Among the goods that are made in Winnipeg's factories are awnings, tents and flags, Japan ware, coffee ware, milk cans, bags of cotton and jute, grain bags, flour bags, bags of burlap for coal and heavy material; bedding, mattresses and pillows; boxes and crates; brick, clay and cement products; concrete blocks; butter and dairy products; carriages, trucks, wagons, fire department trucks and wagons, sleighs, cigars confectionery, candies, cornices, tin and galvanized house fittings and roofing materials; copper plate, zinc and tin engravings, wire, woven wire, gate, farm, poultry and stock fencing, cereals and breakfast goods; chipped, bevelled and stained glass; harness, horse collars, saddlery, robes, whips, rugs, horse clothing; iron and brass ware,

TO THE MANUFACTURER

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WINNIPEG

the natural supply centre, wants these manufacturers and offers greater combined advantages in cheap power, light, sites low taxation, labor conditions, railway facilities, banking, etc., than any city in Canada.

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CHAS. F. ROLAND, Commissioner

Winnipeg Industrial Bureau,

- WINNIPEG, MANITOBA.

Winnipeg—Continued

boilers, machinery, transmitters, structural steel, iron fencing, ornamental ironwork, rolled iron, hoisting engines, jewelry, marble and other stone monuments; lubricating and linseed oil; packing-house products, pork products, lard, cured meats; house and carriage paints, varnishes, putty, stock food; laundry and toilet soap, washing powder; dressed, artificial and ornamental stone and marble; grocery sundries, package teas, coffees, baking powder, spices, extracts, bottled syrups, vinegar, pickles, catsup; ladies' and children's ready-made clothing, men's shirts, overalls and caps; office and bank fittings, fixtures, sash, doors, screens, stairwork; furs; brooms, gypsum and plaster products; rubber stamps; trunks; asbestos goods.

The increase in population is shown in the following table:

1902	48,411
1904	67,262
1906	101,057
1908	128,000
1910	151,450
1911 (Estimated)	180,000

Winnipeg realty values increase steadily. The following figures give the total assessments of the city:

1901	\$25,077,400
1902	28,615,810
1905	62,727,680
1906	80,511,727
1909	131,402,800
1911	175,000,000

1911 Tax Rate, 13¼ mills

As an indication of the expansion of business the following table of bank clearings will be of interest:

1902	\$188,370,003
1904	294,601,437
1906	504,585,914
1908	614,111,801
1910	953,415,281
1911 (1st nine months)	751,795,673

The marked advance in the value of new buildings operations which took place

in 1910 has been well maintained during the present year. A comparative statement will make this clear:

Building Permits.

1908	\$5,513,700
1909	9,226,325
1910	15,116,450
1911 (1st 10 months)	16,939,650

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlett; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Com-

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OAKES LAND CO.,

Suites 1010-1011 McArthur Block, Winnipeg
References: Eastern Townships Bank

merce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants, W. J. Finucan.

One hundred and ten new factories have been established in Winnipeg during the past four years.

There are special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies ready-to-wear goods, food stuffs, starch, boots and shoes, felt wear, metal goods, wire nails, hardware specialties, flax and jute goods, beet sugar, elevator machinery, electrical fixtures, automobiles, home and office furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges and furnaces.

The municipal power plant is located at Point du Bois, on the Winnipeg River, 77 miles north-east of the city of Winnipeg. The water fall—naturally 32 feet—is increased by the power development dam to 47 feet. Mill pond of 6,000 acres.

The Mayor is R. D. Waugh; City Clerk, C. T. Brown; City Treasurer, R. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. R. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, J. Bruce Gordon; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

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WINNIPEG, CANADA

Yorkton, Sask.

Yorkton is on the C. P. R. line, 282 miles west of Winnipeg. The Grand Trunk Pacific also serves town. Customs House, Dominion and Canadian Express. C. P. R. and G. T. Pacific Telegraphs are in operation.

Yorkton has just completed the installation of a municipal electric light system, and other improvements are in progress. There are Government local and long distance phones. The phone system will be taken over by municipality in 1912.

The gas is supplied by private company.

There is a fine town hall, theatre, Odd-fellows' hall, Collegiate Institute (which cost \$75,000), Business colleges, Barracks of the R. N. W. Mounted Police and a new \$75,000 Catholic Hospital.

The population now exceeds 3,500, assessment \$2,600,000, tax rate 24 mills.

The eight elevators have a capacity of 65,000 bushels, and handled last season 2,181,000 bushels of grain.

The stock yards handled 2,874 cattle and 1,434 hogs. The flour mill has a capacity of 100 barrels a day. The oatmeal mills find plenty to do as well as the other industries located in this rich mixed farming district.

The banks and their managers are: British North America, J. McDonald; Toronto, M. Duncan; Union, C. W. R. Pearson; Commerce, H. L. Edmonds.

Levi Beck is Mayor; J. A. M. Patrick, President Board of Trade; G. H. Bradbrook, Secretary Board of Trade; A. McArthur, Resident Engineer; T. F. Acheson, Secretary-Treasurer; J. M. Clark, Postmaster; F. Pawlett, Fire Chief; Inspector Junget of Royal N. W. Mounted Police.

There are 18 miles of streets with cement sidewalks, and a good sign of prosperity is that there are no stores vacant.

The town will welcome new industries. For inducements to locate, write Secretary Board of Trade. There are openings for boarding-house, skating rink, wholesale houses of all kinds. Trackage on the R. R. industrial switch is obtainable at low rates.

The annual fair is held in July.

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13



THE BUSY MAN'S CANADA

Published Monthly in the Interest of Canadian Progress and Development

VOL. II

MAY, 1912

No. 4

Along the Trail

Industrial Insurance and State Control

SIR WILLIAM MEREDITH'S inquiries into the Workmen's Compensation law of Ontario have led him to the inevitable conclusion.

He advises the Provincial Government that "the law of Ontario is entirely inadequate to meet the conditions under which the industries are now carried on, or to provide just compensation for those employed in them who meet with injuries or suffer from occupational diseases contracted in the course of their employment."

"It is satisfactory," he adds, "to be able to say that there is practical unanimity on this point, and that those who speak for the employers concede the justice of the claim made on behalf of the employees that the industries should bear the burden of making compensation."

The question remains whether the new system shall be one in which the workmen as well as the employers shall contribute to the fund for industrial insurance.

The employers think that it would make for greater care in avoiding accidents were the workmen to be made

responsible for ten per cent. of the amount required for compensation. The employees strongly object to a contributory system.

Sir William, after he digs more deeply into this matter, proposes to present a recommendation for mutual industrial insurance by groups of industries under State control. There may be some friction at first in working out the plan Sir William proposes, but as the *Toronto Globe* points out, the removal of compensation cases from the courts to the purview of an insurance bureau over which the State shall exercise supervision is a very great advance, and one that will be welcomed by the workmen of Ontario, who now have to fight for compensation for injuries in the courts against heavy odds.

Sir William Meredith has not yet concluded his investigation, but when the evidence is all in, his recommendations will no doubt, as his partial report indicates, point the way to a new and better order of things for the Ontario workman.

The Call for Canals

THE fact that the Government at Ottawa has included in the estimates a sum of \$100,000 for the commencement of the Georgian Bay Canal at the French River end indicates that the Government intends to pursue a more active policy later on, in bringing this important scheme to completion.

The great need of the Georgian Bay Canal will be felt more every year, as the crops of the Northwest continue to increase. With the increased acreage going under cultivation this year, it is estimated that the yield of wheat will be 250,000,000 bushels in the three Western provinces.

Sir William Whyte, who knows his Canada as well as any man, and whose crop predictions usually hit the mark with surprising accuracy, predicts that in 1915 the Western wheat crop will be 350,000,000 bushels. That will take some moving. The railways are doing their best and doing it well, but Canada is developing at an accelerating speed every year, and experts are agreed that largely increased facilities will be required to handle the crop. The call seems to be for a Georgian Bay as well as a better Welland Canaal.

The New Reciprocity

THE Reciprocity offer of the United States is likely to be withdrawn—all except the second section, which admits wood pulp free of duty. This is at the behest of the Republican senators of the Northwest, who opposed the bill in the last session. They declared that its removal from the statute books would have a good effect among the Republican farmers, and would go a long way towards strengthening the party in states bordering Canada. So the reason is political.

But it was not in the nature of things that the Americans would let the old offer stand open when it was rejected by Canada. As Senator Penrose said in explaining the reason for the repeal of the agreement:

"Part of the so-called Canadian reciprocity agreement stands on the statute books without any purpose because Canada refused to enact similar legislation. Consequently, it is thought that the United States ought not to be in a position of still holding the door open for Canada

to take advantage of the opportunity should the people there change their minds on the subject. It is argued that in a few years conditions might change and a different reciprocity agreement might be proper. Hence the action of the committee in reporting favorably the Heyburn bill repealing this law."

Reciprocitarians in the Dominion will find satisfaction in the Senator's remark that "in a few years conditions might change and a different Reciprocity agreement might be proper."

Most Canadians will agree with the Senator. It was more the *kind* than the spirit of the 1911 Reciprocity that people fought shy of.

A woman's advice is of small account, and he who does not take it is of no account.—Cervantes.

There are only two kinds of men who stay down when once they get down—dead men and quitters.

Connecting the Empire

THE British Government is keenly alive to the value of an imperial system of wireless telegraphy. It has just entered into contracts for the erection of six stations, which will mark an important step in the direction of connecting the whole empire.

These stations are to be at London, Alexandria, Aden, Bangalore, Singapore and Pretoria. The station at Bangalore, which is the capital city of the state of Mysore, will be the link with India, which will thus be in direct communication with

Great Britain. Three other stations are projected, one in Western Australia, one in Eastern Australia, and the third in New Zealand. This will practically complete the encirclement of the globe, as stations are already established on the eastern coast of Canada, and the British Empire will thus be united by one system.

As the Saskatoon *Phoenix* remarks, it is quite evident the Liberal Government in Great Britain is not so negligent of imperial needs as some of the rampant imperialists try to make out.

British Columbia Elections

IN the recent provincial elections in British Columbia the Conservative party under the leadership of Hon. Richard McBride made a sweep in that province. For the time being the Liberals are wiped out completely. The new House will consist of forty Conservatives and two Socialists.

This circumstance in itself is unfortunate, for opposition in government tends to safety and sanity, yet it tends to show the sentiment in the country. The people have unanimously approved of the administration of Mr. McBride, which has been a progressive one.

Policies tending to the rapid opening up of the country have been endorsed in this election in a manner which is almost without a parallel in the history of the Canadian provinces. Doubtless Premier McBride will recognize the peril which lurks in over-strength. The sweeping nature of the endorsement is sufficient proof that British Columbians consider that Mr. McBride, and the party which he represents, are the proper custodians of the political destinies of that rich province; and all the people cannot be wrong.

Saskatchewan's Telephones

HOW these Western provinces do go ahead! Here's Saskatchewan again with fifteen new telephone lines—over a thousand miles—to be built this summer by the Provincial Government.

The new lines are Battleford to Lloydminster, Nokomis to Elstow, Weyburn to Viceroy, Lanigan to Yorkton, Biggar to Unity, Swift Current to Gull Lake, Prince Albert to Crooked River, Kipling to Manitoba boundary, where connections

will be made with the Manitoba system; Saskatoon to Lanigan, Humboldt to Togo, Glenavon to Montmartre, Strassburg to Lanigan, Rosetown to Kindersley, Outlook to Macklin, and from Bradbury to the Manitoba boundary.

In all the mileage this year will reach about 1,100 miles. The material has all been arranged for, and contracts for construction will soon be awarded.

Saskatchewan stands for progress!



BRITISH SEAMAN—"All ready, sir; it is our turn now."—*Toronto Globe.*

The Titanic Tragedy

That countless forces work effectively to teach men discipline, fortitude and self-restraint, is made clear by the Titanic disaster. Doubtless few of the sixteen hundred men who calmly and resolutely made way for their women and children had been prepared for their supreme test by military training. It is in unstaged tragedies like this that human society discovers its primal and indestructible forces of preservation. The greatest of these is domestic affection which, amid the alarms of a changing social order and of weakening belief, amid vice, corruption and dishonesty, never leaves the path of social safety. The magnitude of this disaster and the heroism displayed will give a new impulse to chivalry, and so in some measure compensate society for its loss.—*Weekly Sun.*

THEIR MONUMENT

Peasant and merchant and millionaire,
Soldier and scholar and man of the sea,
Mourned by the world, they are resting where
No towering monument ever may be;
But the waves that go rolling above them there,
Where the pitiless fogs hover over the tide,
Shall never efface and shall never impair
The glory they gained when they manfully died.

With only an hour in which to pray
Where Death had found them and would not wait,
They sent the young and the weak away,
Entrusting them to the whims of Fate;
Robbed of hope, they had strength to stay
While the helpless ones and the women went,
And the dark sea, rolling till Judgment Day,
Is their ever-enduring monument.

Peasant and merchant and millionaire,
Soldier and scholar and roustabout,
By the torch's fitful and feeble flare
They manfully swung the lifeboats out;
Whispering hopes that they might not share,
They claimed the right of the strong and brave,
And their fame shall live till the last men bear
The last of all heroes to his grave.

Christian and Jew and humble and high,
Master and servant, they stood, at last,
Bound by a glorious, brotherly tie,
When doubting was ended and hoping past!
They stayed to show how the brave could die,
While their helpless ones and the women went,
And the sea that covers them where they lie
Is their ever-enduring monument.

—S. E. Kiser, in *Chicago Record-Herald.*

In the Public Eye

The Kawartha Lakes for the Holiday Man

By R. H. Marlton.

WHEN Samuel de Champlain was leading the Hurons through the beautiful Kawartha Lakes he fancied the butternuts and other low trees were orchards set out by the hand of man, so picturesque and charming were the shore-trees laced and laden with running grapevines.

Many of the lakes are dotted with islands, on which pretty and comfortable homes have been erected for summer tenants, and throughout the chain the tourist is nowhere far remote from busy town or village, or humble cottage home, yet is in comparative seclusion.



House-Boating on Fenelon River.

Courtesy of the Grand Trunk Railway

All the land was empty and silent then, save where the war-whoop woke the echoes in the forest primeval. And to this day, though the farmer has made his home in the Highlands and the picturesque war canoe is gone from these waters, the shadowy shores of Kawartha Lakes are still beautiful to behold.

The chain of lakes which comprises the Kawartha Lakes District lies north of Peterborough and Lindsay, Ontario, and is composed of Lakes Katchewanooka, Clear, Stoney, Buckhorn, Chemong, Pigeon, Bald, Sturgeon, Cameron and Balsam, with a magnificent steamer route of seventy miles from Lakefield to Cobo-

These Highland Lakes of Ontario are like, and yet unlike the Scotch lochs. They do not possess the awful grandeur of those of Switzerland, nor the cold ruggedness of some of the Scotch lochs; yet there is about them an inspiration more subdued and peaceful, while every point and island, every bay and headland, glows with a sweetly picturesque beauty.

Slowly threading a narrow passage between verdure-laden islets, the rounding of a point will suddenly bring into view a broad expanse of water whose continuous shores seem to have no outlet; but hidden behind some island or



Motor-Boating on Cameron Lake.

Courtesy of the Grand Trunk Railway

projecting headland will be found a passage leading through another labyrinth of beautiful scenery, and just as further progress seems impossible another miniature sea breaks on the view.

Lovely as were the Kawartha Lakes when Nature displayed them to advantage before the enthusiastic glance of the soldier of Ivry and his Indian allies, yet now, with all that Nature then did, improved by the artistic hand of man, they are simply enchanting. Travellers in Scotland, or readers of Sir Walter Scott's or other descriptive works of "Bonnie Highlands," are not unfamiliar with the wild grandeur of the Scotch lochs, and all this magnificence is reproduced within the compass of the Ka-

wartha Lakes. The more the scenery is studied, the more convinced one becomes that the charms which are spread out under a Canadian sky can vie with the most lovely which are scattered under distant climes.

Scene of Mining Surprises

The student of geology, the botanist and the amateur photographer find a field well worth while in the Kawartha country. From the discovery of the world's greatest nickel mines to the opening of Gowganda, Northern Ontario has given the mining world a series of surprises. There is not a more resourceful region in North America than the Province of Ontario, and yet it re-



Always Within Sight of Land on Kawartha Lakes

Courtesy of the Grand Trunk Railway



Indian Guide and Squaw in their Canoe on Kawartha Lakes

Courtesy of the Grand Trunk Railway

mains full of wild life, and full of interest to all who love the land, the rivers, lakes and trees.

Owing to the high altitude of these lakes (over 600 feet above the level of Lake Ontario), the air is pure, and laden with health-giving and soothing balsamic odors from the pine and spruce-clad hills—it renews physical vigor, restores the nervous system, invigorates the mental faculties and gives a new lease of life. To those who suffer from hay fever, the Kawartha Lakes are a haven of heaven-given relief and security.

The Canoeist's Delight

As for the canoeist, this midland district of Ontario is one broad, continuous network of lakes extending to James Bay, and the voyages to be taken by the en-

thusiastic lover of the canoe have but one limit—the time at the disposal of the voyager.

Easy of access (three hours from Toronto by Grand Trunk Railway), profuse in its gifts, and diverse in its attractions, having its fashionable resorts, and its delightful facilities for “roughing it.” Throw business to the janitor for a month, cast care to the dogs, and when you return from the “Bright Waters and Happy Lands” (the English rendering of the Indian word “Kawartha”), you will be a new creature, fortified for another year's trials.

The eastern portion of this district is reached via Peterborough and Lakefield, the latter being the point of embarkation for the trip up Stoney Lake and westward.



Manners affect for good or ill the daily happiness of every human being, and the fortune and destiny of every tribe or nation. Their influence on human existence is profound and incessant. Good manners are founded on reason or common sense and good-will. They put people at ease in social intercourse, welcome graciously the stranger and the friend, dismiss pleasantly the lingering visitor who does not know how to withdraw, and prompt to helpful co-operation with others. They enable people to dwell together in peace and concord; whereas, bad manners cause friction, strife and discord.—Dr. C. W. Eliot in The Century.

Macleod, Alberta—A Town that WAS, a Town that IS, and a Town that IS TO BE

By John Richardson, Industrial Commissioner

MEN who have travelled through the Canadian West and know anything at all about that marvellous country, are all too familiar with towns that have sprung up in a day and made themselves famous as if by magic. Some of these towns are real, and some aren't. I know dozens of places that have become centres of the universe in less than a week, according to the real estate enthusiast who says: "Spend fifty dollars in Hopeland; and you will make a million!"

And to get in touch with a community that is honest and makes no pretension of having accomplished wonders, existing as it does among the communities that have built imaginary sky-scrapers out of wooden shacks, is a healthy experience. It's just like getting out of Slumdom in Whitechapel and placing yourself under God's blue sky on the Alberta prairie. I know it's a healthy experience, because I have felt it.

Where Coats Come Off

The town I am speaking of does not call itself "The Queen of the Prairie," or the "Diamond City," and it is never referred to as the place where men make fortunes without pulling their coats off. It's just called Macleod, Alberta, and if you look at a map of Western Canada you will find it's a dot just west of Lethbridge, and about a hundred miles south of Calgary. It's just plain Macleod.

I call Macleod a town that *WAS*, and a town that *IS*. I will tell you why. It is one of the oldest centres in the Province of Alberta, because it existed long before the name was thought of. But

because it is the oldest, don't imagine for a moment that it is the slowest. It has made men, and is still making men. Abraham was old, but he had a wonderful vitality when he was in his 170th year. Macleod has been in existence for a long time in a country where most towns have grown within the last ten years.

I said that Macleod had made men. I know one fellow, an Irishman, who left Ireland 36 years ago, carrying about £20 in his pocket, and all the disadvantage of his nationality stamped upon him—disadvantages that are often advantages if you look at them right. He was one of the first men to settle in Macleod at a time when his nearest neighbors were buffalo and Indians, and there wasn't another white man within 200 miles. He started a cattle ranch, and to-day he has in his bank account about a thousand dollars for every dollar I have in mine.

I heard this fellow talk about the early days. He said he went to Macleod in 1874 as one of the party of North-West Mounted Policemen who had received orders to chase out of "Ah-kin-nas-que"—which being interpreted means "Whoop Up"—a party of American whisky traders who did a roaring trade in those days with the Cree and Black Foot Indians.

When the Mounted Police arrived on the scene, they saw the American flag in fort "Whoop Up." The Americans were not to be blamed for flying this flag, because in those days they scarcely knew the meaning of the 49th parallel, and even if they had known it, it was not so easy then to distinguish which side of the border they were on as it is now.

Of course, the Mounted Police did their duty, and the Stars and Stripes were replaced by the good old Red, White and Blue.

Now for the birth of the town that *W.A.S.*, and the town that *I.S.* The Mounted Police were unable to make their way back to Fort Walsh, and they pitched their tents alongside the Old Man River. Colonel Macleod was in charge of the police, and an interesting discussion arose over the christening ceremony of the new town. As the Colonel was a popular man in those days, it was unanimously decreed by this bunch of Riders of the Plain that the new port should be called Macleod. It has been a district head-quarter of the Royal North-West Mounted Police ever since. The old name will stick as long as there is an East and as long as there is a West.

Just as the Indians clustered round Macleod in the old days, they cluster round it to-day. But the Indian is very different now from what he was then.

The incoming of the white man gave

Macleod some prominence. From being an insignificant location on the banks of a swift-running river, it became an important police centre, and in later days it has become an important distributing point, a railway centre, and a big wheat-growing district. But the Indian is still there.

Close to Macleod there are two Indian Reservations—the Blood and the Piegan Reserves. There are 1,000 Indians on one reserve, and about 350 on the other. Any time you walk down the streets of Macleod you will see these Indians strolling into shops on the lookout for bargains. They buy anything, from a kitchen stove to a horse collar. They are all good, law-abiding members of the community, and grow wheat that fetches good prices.

But with the greater advent of the white man there has been a corresponding decline among the native Indians.

The Indian in Macleod has had his day. The white man is now having his, and it's a good thing for Macleod. There's



A View of Macleod—the Alberta town that is growing by leaps and bounds. Where only a few years ago small shacks existed, to-day there are substantial buildings that would do credit to any city.



Macleod enjoys a better climate than any other part of Canada. This picture shows a cricket match in the middle of February, 1912—on a day when it was 20 below zero in Toronto and Montreal. While other people were wrapt in their furs, the people of Macleod were out in their flannels.

as much difference between the Macleod of yesterday and the Macleod of to-day, as there is between the new theology and Confucianism. The difference is deep and wide.

When the buffalo were swept from the prairie, their places were taken by cattle. This part of Alberta became a cattle-ranching country, pure and simple. Ranchers made money. The prairie was a natural grazing country. There was plenty of space and no barriers. Ranchers didn't care a continental if their cattle mixed. They were allowed to wander at will, and by means of brands they were easily recognizable. The round-ups in those days sometimes took up six months of the cow-punchers' time. To-day, if the round-up takes six days it's a big thing. The change is a sign of the times.

Just as the buffalo gave place to the cattle, so the cattle have given place to wheat growing. The incoming of the railway made a great difference to the ranchers—a difference in more senses than one.

The incoming of settlers has changed the face of the Macleod country com-

pletely. Finding the soil was fertile, they demonstrated that they could grow a class of wheat that is unexcelled anywhere in the world. The news of the rich character of the soil of this part of the West spread; and people in the East, in the United States, and over in Great Britain, were talking about Sunny Southern Alberta—and then they came. They are still coming, and each day you will see new faces getting off the Canadian Pacific Railway and turning towards this rich prairie country, just as flowers turn their faces to the sun.

I have described Macleod as a town that *IS*. It has a past, and it has a future. Its geographical situation is one of the best in the country. I have been through some towns in the West that are freak towns, but Macleod is not a freak town; it's just where nature intended a big centre to be. Just as the old Indian trails in that part of the province all lead to Macleod, so are the railways of Southern Alberta centering on it.

The Canadian Pacific Railway have got big shops there, and have made it their junction between the Calgary and the Crow's Nest Pass lines. The Cana-

dian Northern Railway are going there, and will build important shops; and two other lines, the Grand Trunk Pacific and the Interurban Railway, are shaping plans which will make Macleod their centre.

A man told me the other day that when he went to Macleod nine years ago, there were a few wooden shacks there. Now it's a well-built brick town, and their new municipal building is costing \$100,000, a sign that Macleod has faith in itself.

In ten years Macleod will be as different from what is is to-day as it is at the present time from what it was ten years ago. Just as it changed from a ranching to a wheat-growing country, so it will change from a wheat-growing to a manufacturing centre. Before long you will see big patches of smoke in that part of the prairie. The district has immense natural resources, and only the fringe

has been touched. The opening up of the Crow's Nest Pass mining region means the formation of a big market at Macleod's back door. The opening of the Panama Canal will mean a great stimulus to Canada's Pacific trade, and with the lower grading along the Crow's Nest Pass the Canadian freight traffic will move along that line into Macleod.

Just as rivers run eastward from the west, so will Canada's Panama trade pass through Macleod. It will be another Winnipeg. Winnipeg is the gateway to the West; Macleod will be the western gateway to the East. You may tell me that there will have to be a wonderful development before that comes about; but Canada is a country of wonderful developments. You mark my words: Macleod is not only a town that *WAS*, and a town that *IS*; but a town that *IS TO BE*.



This is how the Province of Alberta advertises itself. Macleod is one of the best towns in Alberta.

Topics of To-day

The Business Outlook, the Farmer and the Railways

By the Editor

CONDITIONS in Canada at present are favorable and the outlook is good. You cannot count too much on how we may be affected by outside conditions, but taken by itself there is reason to believe that 1912 will probably be Canada's banner year.

The main consideration is the crop. In the East the winter has been favorable to seeding and plant conditions, and the spring has opened well. The same may be said of the West. Seldom has seeding taken place under better conditions. Winter wheat in most cases has come through in good shape.

Western merchants make favorable reports. Payments are being met better than a month ago, and the promise for business in the season now opened is exceedingly bright. Settlers are pouring in in trainloads, land is being taken up

on every hand; new land is being broken up in thousands of acres.

Real Estate Advancing

Real estate, both farm lands and town property, is active everywhere; sales are being made at substantial advances over last year's prices. The investor who looked before he leaped stands to make splendid winnings. He has been doing so well in this country for many years now that the joyous word of "found money" has gone forth to the earth's corners, and others are flocking here in thousands to invest their capital. They are not likely to be disappointed. Investments in Canadian real estate, made with discretion, have reached a turn when they are almost uniformly profitable—in many cases to an extent almost incredible.



Making Business for the Railways.—Homeseekers going into Shellbrook District, Saskatchewan, on the line of the C.N.R. These six wagons represent a hauling "bee," and contain the complete outfit for erecting a settler's buildings.

The reports of correspondents of *BUSY MAN'S CANADA*, in our Progress and Development Department, show phenomenal development all through the country. Not only the West, but the extreme East, is experiencing it—St. John, Fredericton, Halifax and other places are once more in the band wagon waving their hats with enthusiasm at the prospects.

In the West the cry is again heard: "Short of labor; short of houses; short of hotel accommodation."

though the outcome is entirely beyond our control—would be an average crop which would help farmers financially without overwhelmingly swamping the railroads."

Settlers With Wallets

One very favorable factor in the growth of the West is the influx of settlers from the United States who usually come with fat wallets and advanced ideas. The United States has realized the loss that



Courtesy of Canadian Northern Railway

Making the Railways Hustle.—The 4,000-acre wheat farm of Mr. Fred Engen, in the Saskatchewan Valley. Two threshing outfits working in the one field.

The *Financial Post* opines that perhaps a bumper crop would be almost as bad for the country in some ways as a poor one; the reason being that the congestion in getting grain to market last fall has shown that the present transportation facilities are far from adequate to meet the needs of the West. "In case of a really large crop," says the *Post*, "the effects upon the minds and patriotism of our Western farmers might be almost as serious as would the effect on their pocketbooks, in the event of a poor one. Perhaps the best solution—al-

she suffers each year through the departure of so many of her citizens for Canada, and is amending her land laws so that only three years' residence will be necessary to make good a claim upon land allotted by the Government, instead of five years as formerly.

But still they come; and still will they continue to come; for where is the honey, there will be the bees.

The railways have been greatly scolded for not being equal to the Western demand for moving the wheat during the past season. The congestion has un-



How the Western Wheat-grower makes the railways hustle to keep up.—Turning over about an acre at a round.

questionably been serious—mighty serious for a great many. Fair-minded men, who have seen before the fruits of enormous and rapid expansion, do not blame the railways—they don't blame anybody.

In a country developing as Canada is, it is a difficult problem to maintain an even balance between demand and supply, in transportation as in other things. It is now discovered that settlers far back



How the Railways try to keep up with the Western Grain-grower.—Steam shovel excavating 3,500 cubic yards per day on the Canadian Northern Railway.



How the Railways try to keep up with the Western Grain-grower.—
This is the grain elevator of the C.N.R. at Port Arthur, the largest in the world. Capacity 7,500,000 bushels. Sir Donald Mann recently stated that the capacity of this elevator will be increased to 24,000,000 bushels.

from the railways are there in greater numbers and have broken more land and produced more crop than even the most optimistic estimated. The rapid advance of the steam plow, turning over a half section in a week, has done much to change the basis of estimating crops.

We sometimes forget that we are dealing with half a continent, with people flocking in and getting down to production by the hundreds of thousands. We have become so used to counting in six figures that we have got Big Eyes—sometimes bigger than our capacity to comprehend.

The railways are no more to be censured than the farmers who grow big crops, and make no provision to protect them from the elements. In many cases it was beyond the capacity of farmers (financially in their case) to provide such protection. There is excuse also for the railways. We do not find them sitting still, twiddling their thumbs. They are building new lines to beat the band. If

you read "The Transportation of a Year" in last month's *BUSY MAN*, you saw that at the end of the fiscal year our railways had over 7,000 miles of line under construction. Seven Thousand Miles—did you get it? And they handled over Five Million Tons more freight in 1911 than in the year before; and carried a Million and a Quarter more passengers.

Take a Look Around

When we feel like blaming the railways because they can't keep up, we might take a look around at what they are doing. And then ask ourselves the question whether, keen for business as the railways are, with their immense resources, it would be good business for them to move one ton of freight when they might move two if they could.

Canada is the growing youth who keeps Father hustling to furnish him with new and ever-longer trousers. And Father is the railways.

The New Trade Agreement with the West Indies

Another Step Towards Free Trade Throughout the British Empire

THE rapid expansion of trade between the various parts of the British Empire naturally attracts attention from the outside as well as at home.

The Minister of Trade and Commerce, Hon. Geo. E. Foster, has announced a trade agreement between Canada and the British West Indies, which was signed April 9. The terms have not yet been made public, and will not be until ratified by all the Governments and Legislatures concerned. The statement made by the Minister is that the agreement is of comprehensive scope in regard to the freer exchange of nearly all the items of exchange between Canada and the West Indies. It is expected that it will come into effect on January 1, 1913.

Provision is made for including the Bahamas, Bermuda, Jamaica and British Honduras in the reciprocal trade arrangement at any time they desire.

Better Cable Service

The questions of improved cable and steamship communications between Canada and the West Indies were considered,

and the views of the conference were embodied in resolutions. The objective is to effect an up-to-date and adequate cable and steamship connection, based upon the co-operation of the West Indies colonies, the Dominion of Canada, and the Government of Great Britain.

Jamaica, one of the chief of the British West Indies, was not represented at the conferences held. It is claimed that the chief reason of this is Jamaican politics and policy are largely affected by the wide and contiguous market of the United States. It is possible that Jamaica has been influenced by the threat of certain public men of the United States that in the event of the Island granting a preference to Canadian products to the detriment of the United States, reprisals would be forthcoming from the big neighbor.

"An interesting feature in connection with the signing of the new agreement," says the *Canadian Grocer*, "is that during the past week a prominent New York lawyer, representing the United States milling interests, has been in Ottawa endeavoring to block the portion of the agreement giving a preference to Canadian flour and its products in the West Indian markets. The United States millers fear that their present virtual monopoly of the West Indian trade will be seriously damaged by the new treaty, and hence endeavored to interfere in the consummation of the family agreement between Canada and the West Indies. The arguments presented by the lawyer were not sympathetically heard, and he left somewhat crestfallen."

CANADIAN HISTORIC SCENE.



The West Indians make trade treaty with the Ottawa Indians.

—Toronto News

Some idea of the benefits possible to accrue to Canada from the treaty may be gleaned from the total trade figures of the British West Indies, including British Guiana, as shown in the blue-books for 1910-11:

	Imports.	Exports.	Total.
Barbados.....	\$ 6,725,965	\$ 5,444,145	\$ 12,170,110
Jamaica.....	13,074,715	12,841,105	25,915,820
Grenada.....	1,396,840	1,458,800	2,855,640
St. Lucia.....	1,386,035	1,194,770	2,580,805
St. Vincent.....	488,685	505,895	994,580
Trinidad.....	16,715,055	17,337,940	34,052,995
Leeward Islands.....	2,708,565	2,689,160	5,397,725
Bahamas.....	1,645,070	969,015	2,614,085
British Guiana.....	8,748,830	9,100,990	17,849,820
	\$52,889,760	\$51,541,820	\$104,431,580

How Will the U.S. Take It?

As the *Toronto World* points out, with so many advantages in her favor to begin with, the United States may well be chagrined if Canada beats her out or even gives her serious trouble in the contest for the West Indies trade, but it is quite unlikely that any responsible statesman will complain of any domestic arrangement respecting customs duties within the British Empire. Certainly no one could or would take offence if the British Parliament to-morrow proclaimed free trade throughout the British Empire, as congress has by piecemeal legislation established free trade throughout the American Empire."

"Canada," says the *World*, "has always been singled out by the United States for a tariff preference not extended to other parts of the empire. She may hereafter be singled out for another purpose."

Meanwhile the New York *Tribune* apparently agrees with the views publicly expressed by President Taft that preferential trade arrangements between various states of the same empire cannot be regarded as discriminatory against foreign

nations. Indeed, the *Tribune* finds a strong argument for the British tariff reformers in some figures recently published by the British Board of Trade. These figures show that Australia is Britain's largest customer except Ger-

many; and Canada, with less than eight million people, takes British exports to the value of eighty-three million dollars as against one hundred and seven million taken by the United States, with a population twelve times as great.

The Senate Rumbles

The pacific views of the New York *Tribune* represent only one side of American sentiment towards our trade extensions with the West Indies. The American Senate, ugly and gnarlish, as is too often its wont, already talks of retaliating against our reciprocal action with the West Indies.

But it is possible, and a healthy sign of progress, that the Senate represents only a fractional portion of United States sentiment. Rumblings of dissatisfaction towards the too often churlish attitude of the Senate, are becoming more and more frequent. The Americans, who are a practical people, are seriously asking themselves whether the Senate not only serves no useful purpose, but if it is not a bar to progress.

The same question is being asked in Canada. It has been asked before. It

is one of those things that crop up every once in a while, like the Dog Days. But it is being asked with greater frequency and by a greater number of thinking people.

To know what people are thinking is a better guide to the future than to know what they are doing. The thinkings of to-day are likely to be the actions of tomorrow. Two Senates may disappear at about the same time.

Taft's Fears Well Founded

As the *Monetary Times* points out, "President Taft's recently expressed fears that in the near future there would be a tremendous trade between the units of the British Empire, were not groundless. First, we have the appointment of the Imperial Trade Commission, six members to represent the United Kingdom and five members to represent the opinion of

the overseas Empire. The Hon. George E. Foster is to represent Canada. The entire personnel of the Commission guarantees the careful gathering of information and a report replete with needful detail and helpful suggestion. The Commission's recommendations will have the serious thought of the nations most concerned, and practical action is almost inevitable."

Negotiations are also proceeding with regard to better trade relations between Canada and Australia, and some tariff changes are likely as the result of conferences between representatives of the two countries.

The movement for greater trade within the British Empire is, therefore, progressing. Last year Canada sold 53.15 per cent. of its exports there, while of her purchases, 28.03 per cent. were made within the Empire.



No Reciprocity for Roosevelt

IF Roosevelt comes back? You can take it from the Colonel that there will be nothing doing in the Reciprocity line.

JUST A FEW FINISHING TOUCHES



—Toronto World

He has said so himself. Speaking at Lafayette, Indiana, "in his most vigorous form," we are told—and we all know

what that means—he gave this pronouncement:

"My desire was to support the Administration on every point where I possibly could, and at first I supposed that the Reciprocity agreement was one upon which I could support it, and was glad to do so. I have looked into it carefully, and under no circumstances, as far as I have any power, will I ever sanction the reintroduction of such an agreement.

"I am perfectly willing, and I am sure I speak for the farmers when I say it, that the farmers should pay their fair share, but they are not to be required to pay everything for an agreement like that.

"And in any future tariff arrangement I wish to see it made a square deal in the interest of all."

A noble manhood, nobly consecrated to man, never dies.—William McKinley.

Some Social Problems of the West

A Prominent Winnipeg Banker Advocates Industrial Branches of Canadian Clubs, and Says the West Needs More Women

THERE is no more loyal Canadian than Charles W. Rowley. He is imbued with the real Western spirit of progress; enthusiastic, optimistic and true to the highest British ideals. A banker, director of important corporations, prominent in Canadian Club and other club and public circles, he is a factor in the social and business life of the West. He is prominent in many activities and his encouraging influence is felt in all matters for the public good. He was one of the organizers of the Canadian Clubs, and has held prominent positions in the organization, being at present treasurer of the Winnipeg Canadian Club.

Mr. Rowley believes that notwithstanding the great work inaugurated by the Canadian Clubs, and now being successfully carried on throughout the Dominion, there is a still wider range of usefulness for them. In a recent conversation with the editor of *The Dominion* at Winnipeg, he said:

"I think the scope and purpose of the Canadian Clubs should be extended so as to reach and interest the artisan class in our factories and works, on the farms and in rural communities.

"We should endeavor to ingraft in the hearts and minds of all our workers, love of country, loyalty to the empire, knowledge of what the vast resources and potentialities of the Dominion mean to future generations of workers, and patriotic zeal for the development of a greater Canada.

Industrial Branches Wanted

"Industrial branches of the Canadian Clubs should be formed among the employees of our manufacturing enter-

prises. They are in a way the substratum of our progress; they represent sterling citizenship in the rudimentary stage, and to the extent to which their minds are trained in broad channels of wholesome thought and resolute fealty, to that extent we will be better off in the elements of higher creativeness.

"The same is true of our farmers and farm workers. They need the broadening force and wider grasp of our national problems that they would acquire under Canadian Club influence.

"Ours is a composite citizenship. Our working people come to Canada to better their condition just as the fathers



MR. C. W. ROWLEY
Manager, Canadian Bank of Commerce,
Winnipeg

and grandfathers of most of them went to the United States from foreign countries to better their condition. They have not come to Canada with any political designs.

All Become Canadians

"Before they came here they learned that Canada's laws were well administered, and that under the British flag they could enjoy self-government to the fullest degree. Leaving erstwhile nationality behind they have been melted into zealous and trustworthy Canadians. They find political conditions better in Canada than those existing in the United States, for example, and are perfectly content in a land of boundless opportunities and absolute freedom. They bring with them no alien ideas and are prepared to accept the country as they find it.

"It should become, not merely a habit but a national principle with us to infuse and inspire in our working class and agricultural people such real, material conceptions as will create in Canada the highest standard of the Anglo-Saxon race. I strongly favor the organization of these industrial and farm branches and hope that action looking to their formation may soon be undertaken by the Canadian Club of Winnipeg."

Upon all questions of permanent and substantial advancement of the Canadian West, Mr. Rowley holds sound views, and in dealing with one of our present problems he says:

Too Many Homeless Men

"One of our greatest needs in the Western provinces is more women. Those in charge of our immigration interests should do what they can to induce healthy, moral, resolute young women to come out to these provinces, where opportunity beckons them in a hundred channels. The stability of our institutions rests upon the growth and security of our homes. When we educate a boy we de-

velop an individual, but when we educate a girl we teach and initiate a generation. In every part of the new provinces, where a dozen children can be brought together, there should be a schoolhouse surmounted by the Union Jack.

"In these stirring times it is hardly possible for the mother to keep the growing generation constantly under personal observation, but it is the boy who is trained at home, who absorbs his ideals from the teaching of a good mother, who makes the best citizen. We have too many bachelor farmers and far too many homeless young men in our cities and towns. The moral, intellectual and commercial growth of our provinces can be better safeguarded and expanded under the family roof-tree than anywhere else."

It is not enough to be industrious; so are the ants. What are you industrious about?—Thoreau.

Are you working your way through college?

❑ Would you like to win a college course?

❑ The Busy Man's Canada offers a splendid money-making proposition to self-supporting students.

❑ It is specially adapted for working during vacation.

❑ Many high-school boys have secured the funds for a college education by working spare time.

❑ If you are dependent upon your own resources for a college education, or desire to help out the folks at home, we can solve your problem for you.

❑ Sit right down to-day and mail a letter asking for particulars to the manager of

THE BUSY MAN'S CANADA
79 Adelaide Street East
TORONTO

How to Get Rid of the Harmful, Unnecessary Fly

Toronto's Medical Health Officer is His Enemy. One Lady Fly Swatted Now Means 64,136,401 Less in Forty Days

DR. CHAS. J. HASTINGS, Toronto's Medical Health Officer, holds decided views about flies. Now some doctors don't bother about a little thing like the fly. Perhaps it is because the fly is too big to merit their attention. We live in an age when doctors are mainly concerned about things they can't see with the naked eye, such as appendicitis, and the whole family of germs.

Anything alive that can be seen without a microscope doesn't interest some doctors. But Dr. Hastings is not that kind. He takes a keen interest in the common or swill-barrel fly, and is death on him. The fly, he tells us, is responsible for a multitude of mischief. Therefore he advises us to swat Mr. Fly, and do it now.

"For every female fly killed NOW there will be several million flies the fewer to be killed in August," says the Doctor.

"Every winter-seasoned female fly," says Dr. Hastings, "deposits in the neighborhood of 150 eggs in a favorable breeding spot. In 10 days these eggs are incubated and then we have a colony of 150 extra to contend with. These are all full grown in that short space of time.

"Now figure it out for yourself and you will see that in a few weeks there will be millions of the pest to fight against."

The *Canadian Grocer* has taken the trouble to figure it out by multiplication: "In 10 days from the time the fly deposited her eggs we have 150 extra. Suppose half of these are females. Chances are that the percentage will be greater. But 75 females each deposit 150 eggs, making 11,250 eggs altogether. At the end of another 10 days or 20 days from the start, we

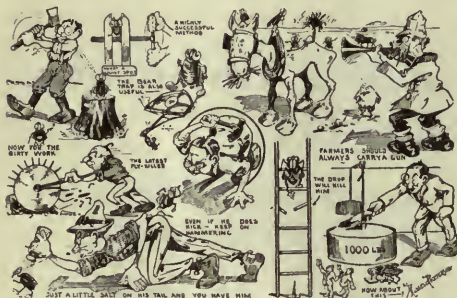
have 11,250 flies. Half of these, or 5,625, are females. Each deposit 150 eggs, making 843,750 in all.

"At the end of another 10 days, or 30 from the beginning, there will be 843,750 flies, not counting those already referred to. Half of this number, or 421,875, at 150 eggs each, will produce in 10 days more, or 40 altogether, the huge number of 63,281,250. Add to this the 843,750, the 11,250, the 150, and the one begun with and we find the grand total of 64,136,401—don't overlook the one—and all inside of 40 days."

Already an occasional fly may be seen about the house, having hibernated successfully.



DR. CHAS. J. HASTINGS, M.D.



"If those that first appear on the scene are annihilated," says Dr. Hastings, "imagine the fewer flies we shall have two or three months hence. It is something in which every one should be directly interested, and if united action is taken early every season for a few years, there is no reason why the fly pest cannot practically be exterminated."

"The favorite breeding spots," the

Doctor says, "are in stable refuse and garbage heaps or cans. Eggs are freely deposited in such places, and very soon will be noticed almost lifeless forms stirring. Gradually these develop and at the end of about seven days large-sized maggots may be seen moving about in lively fashion. In three days more, by some wonderful and unaccountable transition, these "maggots" burst their shells and immediately start off as full-grown flies.

"That's why we never see any young flies," explained the Doctor.

"To prevent flies from multiplying," the Doctor says, "all stable refuse should be thoroughly moved within ten days, as well as garbage and other refuse. One of the best fly exterminators for a garbage can is chloride of lime; another is crude petroleum. No incubation will take place if all possible rendezvous are sprinkled regularly with either of these."

Taft Lets Out the Reciprocity Cat

Sequel to "The Parting of the Ways"—Says Reciprocity Would Make Canada Only an Adjunct of the States

PRESIDENT TAFT created a sensation by a speech he delivered at Boston, April 25, in which he read a letter he wrote to Roosevelt concerning Reciprocity between Canada and the United States, ten days before he signed the agreement.

The President stated in his letter that Reciprocity "would make Canada only an adjunct of the United States."

Mr. Taft was making a violent attack on Roosevelt for his change of front concerning Reciprocity. Mr. Roosevelt was, he said, appealing to the farmers and condemning the Reciprocity agreement. This, in the face of the fact that Roosevelt in reply to a confidential letter of the President before the agreement was made, had

approved thoroughly of the terms, declaring that they were "admirable from every standpoint."

Mr. Taft also submitted his own letter to Roosevelt, in which he sized up Reciprocity from the United States standpoint in these words:

“The probability is that we shall reach an agreement with our Canadian friends by which all natural products—cereals, lumber, dairy products, fruits, meats and cattle—shall enter both countries free, and that we shall get a revision—not as heavy a one as I would like, but a substantial one, and equivalent certainly to the French reciprocity treaty and probably more—on manufactures.

"The truth is that the minute we

adopt in convention the proposal that our tariff should be measured by the difference in the cost of production, we necessarily adopt a rule which would lead us straight to reciprocity in natural products with Canada, because the conditions in the two countries are so similar that there is substantially no difference in the cost of production. Possibly, labor is slightly lower in some parts of Canada than in the United States, but it is also higher in some parts, and the adoption of free trade would rapidly increase the cost of labor in those parts where it is cheaper in Canada, so that the conditions would be the same.

"It might at first have a tendency to reduce the cost of food products somewhat; it would certainly make the reservoir much greater and prevent fluctuations.

"Meantime the amount of Canadian products we would take would produce a current of business between Western Canada and the United States that would make Canada only an adjunct of the United States. It would transfer all their important business to Chicago and New York, with their bank credits and everything else, and it would increase greatly the demand of Canada for our manufactures. I see this is an argument against Reciprocity made in Canada, and I think it is a good one."

Roosevelt's Reply

In a slashing speech at Worcester, Mass., on the day following Mr. Taft's speech, Mr. Roosevelt made this reply;

"Mr. Taft says that I changed front on the Reciprocity measure. This is untrue. Incidentally, one of the unpardonable sins on the part of any man calling himself a gentleman is to publish confidential correspondence without permission. As to this I care nothing, *but I warn Mr. Taft that in discussing negotiations with a foreign power it is well not to publish such expressions as that in his letter about making Canada only an adjunct of the United States.*

"I told him I would support his Reciprocity proposition; I did loyally support it in several different speeches. I took the agreement on the faith of Mr. Taft's representation. Later, when I came to look up the matter, I became convinced that the Reciprocity agreement as passed by Mr. Taft was unwise and undesirable, because it improperly sacrificed the interests of our farmers and fishermen, and because it carried indefensible action on paper. Nevertheless, because I had stated that I would support the treaty, I said not one word against it until it was dead."



Why Men Remain Unmarried

By the Editor of the St. John Daily Telegraph

OF the passengers now on the ocean who purpose making a home in the new land of Canada, the proportion of men to women is as eight to one. The last census reveals a few more men than women in the whole country.

Canada is better off in that way than the countries of the old land, where women greatly predominate. That is, Canada is better situated, in that all women within their bounds have an opportunity of marrying. Statistics, with their in-

exorable numbers, show that there are considerably more women than men in all old settled countries. Therefore it is evident that all women cannot marry.

Other Careers than Marriage

In spite of the fact that the wise Dr. Johnson laid down the dictum that marriage has many pains, but celibacy has no pleasure, there is an increasing number of men who are evidently predestined bachelors, and of women who look to

some other career than marriage for their life-work.

The causes for this unsatisfactory condition are not at all clear and simple. It is sometimes made to appear as if women were responsible for the ascending progression in the proportion of unmarried men. It is said they look for an elegant house and a costly mode of living at the beginning of married life, and are unready to undertake the toils and cares necessary to work up to these things in middle and old age.

There is, we are told, a diminished skilfulness in housekeeping on the part of girls, and less interest in home and domestic affairs; and this discourages men from marriage.

The industrial movement, which has taken women and industry from the home and organized the factories, is also a cause of the decreasing number of marriages.

Is Militant Woman Responsible?

Women have been withdrawn from the traditional paths and forced into open competition with the men in industrial pursuits, and, developing that sturdy character which is able to face resolutely every new situation, they prize their independence and freedom above the staid life of the home.

It is possible, too, that the leaders of the women's movement are arousing the opposition, and perhaps also the misogamy of many well-meaning men, and by their militant aggressiveness, confirming these men in their joyless celibacy.

On the other hand many men declare that they remain single because they have determined by a simple calculation in mathematics that they could not continue their present manner of living in a comfortable way, and marriage would force them to dispense with many things to which they are now accustomed.

This, while it is often an excuse to conceal selfishness by men who hate every manner of restraint, is a real cause

for the increasing percentage of unmarried men and women.

The increased expenditures necessary to-day to maintain a household, is a great cause preventing many staunch young men from undertaking the task.

This increased expenditure is due not only to the increased cost of living, but to the large amounts that are spent to-day in pleasure, play and recreation by all classes of citizens. Frugality is coming to be regarded as a vice of a past and undiscerning age, and it is being fast relegated to the past.

A Call for Simplicity

Simplicity and unpretentiousness in the conduct of life are necessary if we are to retain the solid virtues of the past. The mounting cost of living must in some way be prevented if the number of young unmarried people is not to be greater from year to year.

The greatness of a country is not in full garners affording all manner of store, nor in great trusts cornering these and increasing their cost to the people. It is the social institution of the family, with many sons and daughters, as Homer expressed it when he declared:

Naught beneath the sky
More sweet, more worthy is, than firm
consent
Of man and wife in household government.

Without distinction, without calculation,
without procrastination, love. Lavish it
upon the poor, where it is very easy; especially
upon the rich, who often need it
most; most of all upon our equals, where
it is very difficult, and for whom, perhaps,
we each do least of all.—Henry Drummond.

No man is in true health who can not
stand in the free air of heaven, with his
feet on God's free turf, and thank his
Creator for the simple luxury of physical
existence.—T. W. Higginson.

The Luck of Vancouver

What the Panama Canal Will Do for the Lusty Young Liverpool of the West

By the Editor of the Vancouver Sun

THERE is no doubt that Vancouver's biggest booster just now is the Panama Canal. Vancouver is marked out for a mighty commercial destiny, and the Panama Canal will help enormously to hurry this destiny.

The great canal will re-write the story of world transportation in shorthand. In the meantime Vancouver is growing commercially, calmly, untheatrically, soberly, without storm or stress, and her business men, the human equations of commerce, are working, and with the serenity and the coldness of absolute conviction, towards the deep, constructive events of realizing the future which is logically Vancouver's.

Those who possess an inside knowledge of shipping and transportation conditions, who understand the internal psychological problems of ocean shipping and land freights, agree that Vancouver occupies a geographical situation that in its relation to the Panama Canal is dramatically strategic.

Traffic will be using the canal some time before the date set for its formal opening. Vancouver may look forward to the increase in her shipping business which this shortening of the searoads will bring about, which will begin to make itself felt within a year or a little longer.

This is only a part of the luck of Vancouver, which has become almost a superstition in the minds of people who have watched Vancouver expanding commercially, attended by that great fortune which seems nothing less than the gift of Heaven. Already the city's unseen in-

ternal business interests are feeling the acceleration for which the approaching completion of the canal is responsible.

Industrious docks and a rapidly extending shipping business Vancouver already has, and within the last few years the port of Vancouver has been woven into that vast commercial fabric that stretches around the world.

Vancouver's name is not unknown to the lords of world commerce, and this seaport is one of the most important meeting places of the long sea avenues that lead from horizon to horizon around the world. It has the maritime atmosphere that is characteristic of a real seaport, and it is linked by the ties of trade with the great remote harbors of the globe.

The house-flags of many steamship lines and shipping companies are to be seen already at Vancouver's wharves.

"Is He Too Busy to Hear the Rapping?"



Vancouver wants elevators for prairie grain.

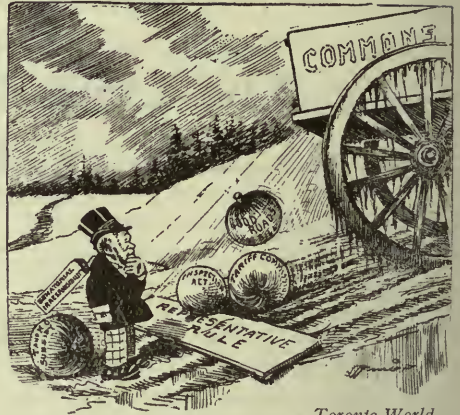
—Vancouver Sun

Topics of the Month Told in Cartoon



—Toronto News
Didn't I say "Bet on the Old Cock"?

THE SENATE THROWS OUT FOUR GOVERNMENT BILLS



—Toronto World
LITTLE JAFF (who has been monkeying with the tail board): Te hee!



—Toronto Telegram
Dr. Beattie Nesbitt arrested in Chicago

MISS VANCOUVER COPS THE PRIZE



—Vancouver World
Note how she compares her progress with the go-ahead cities of the North-west States.



—Toronto News
Which will Ontario abolish?



The Conservative party makes a clean sweep in British Columbia.

The Public Ownership of Lawyers

Too Many Eminent Lawyers are Constantly Employed to Thwart the Will of the People and the People's Interests

THE lawyer who conducts a case is no less an officer of the court than the clerk or sheriff, but unlike them he is keenly interested in having the litigation decided in favor of his client. The *Toronto World* ingeniously argues that theoretically he is striving to have the law correctly interpreted, and the exact truth sifted from the conflicting statements of fact; as a matter of fact he desires above everything else to win his case. "The lawyer as an officer of the state," says the *World*, "should be most anxious to vindicate the dignity, and to promote the happiness of the commonwealth; yet as the employee of a private corporation he must endeavor to drive a coach and four through Acts of Parliament designed to protect the public interest, to discover 'jokers' therein, or even to have them inserted.

Rich Man, Poor Man

"In the trial of many civil cases the parties to the controversy do not stand upon an equality. The rich man has the expert practitioner, and the poor man the inexperienced advocate. The judge, sometimes more trained in politics than in law, may look for guidance to the lawyer of great reputation.

"The inexperienced lawyer may offer in evidence incompetent testimony which the judge admits, because the great lawyer interposes only a perfunctory objection. His ruling will invalidate any judgment in favor of the poor litigant, but the great lawyer, 'like Br'er Rabbit he lies low.' He may have an authority at hand which would at once cause the judge to rule correctly, but he is playing for points, and not for the ideal administration of justice.

"In the trial of criminal cases the idea of a gladiatorial combat survives. The lawyer representing the Crown is apt to consider every conviction as another scalp added to his belt, while the attorney for the prisoner has no compunctions about turning loose a guilty criminal.

Let Government Pay Lawyers

"Should not the lawyers, like the judges, be appointed and paid by the government?

"As things are now, it is certain that the bar has ceased to be looked upon as a great pillar of the state. Indeed, the average citizen feels uneasy when certain lawyers appear to be busy about the city council chamber, or at Queen's Park, or on Parliament Hill.

"This is not because the members of the bar as a class are not high-minded and patriotic men, but it is because so many eminent lawyers are constantly employed to thwart the will of the people, and the interests of the people.

"Certainly the province which enfranchises the barrister should have an indisputable right to require his counsel and services, and he should not be permitted by way of excuse or delay to plead an 'annual retainer' from any private corporation, where such retainer merely keeps him in cold storage, and deprives the community of his services."

We have certain work to do for our bread and that is to be done strenuously; other work to do for our delight and that is to be done heartily; neither is to be done by halves or shifts, but with a will; and what is not worth this effort is not to be done at all.—John Ruskin.

Smith of Iowa, or of Alberta

The Moral of Sixty Thousand Americans who Came Here Seeking Welfare where It May be Found

"SIXTY thousand men, valuable to this country," says the *New York Evening Journal*, "essential to the welfare of the nation and of the farms, have been drafted from the United States into Canada during the past year."

This is one way of looking at it. "But there's another way," remarks the *Toronto Star*.

"In discussing this subject, the *New York Journal* takes the national view and looks upon people as property.

"But people are more than property. The sixty thousand men, who, with their families, have entered the Canadian West to take up land, are seeking their own welfare where it may be found. If they find it they do well. We would suggest to the *Journal* that if these people seek their welfare, and find it, they will have accomplished that which no Government devised in the interests of the people need complain of.

The Imaginary Line

"There is a continent here, and it is being utilized by man. From the East people pushed West in the United States. Years have slipped away, people have multiplied, and now the agricultural migrant, in seeking rich, new lands on which to establish his children, goes into Alberta or Saskatchewan, instead of Dakota or Iowa.

"He travels a hundred miles or three hundred to reach a new home, and whether he goes West or North, he goes on the same errand—he goes in quest of his family's good, and where he finds it, there he strikes root.

"The sixty thousand Americans who last year entered Canada from the United States have not moved off the earth.

They are not to be lamented as dead. They have not even crossed an ocean. They stepped over an imaginary line, a political division.

"The world is becoming so small a place, and the business which men have with other men located everywhere, grows so great and complicated, that it does not much matter where men live so long as they live well, are contented prosperous, and improve the average of the race in these respects.

"The American who has settled in Alberta can visit his brother who remains in Iowa. He will visit him. If he is more prosperous in Alberta than the brother in Iowa, the brother will sell out and go back with him.

The Facts of Life Weigh

"Nothing the *New York Journal* can say will weigh against the facts of life as these facts confront these brothers.

"And why should the *Journal* desire to keep that man in Iowa to his disadvantage? In actual fact, what gain is it to the *Journal* to have an unprosperous man named Smith in Iowa rather than a prosperous man named Smith in Alberta?

"The *New York* editor is deceiving himself. He is not interested—not enough interested to warrant him in interfering with Smith. Two friendly nations, side by side, with similar laws and institutions—divided by an imaginary line which no instinct of bird or animal can locate, and which only the highly-trained intelligence of man can find—two peoples marrying and giving in marriage, visiting and returning visits, trading and dealing, worrying over the same coal strike, striving towards the same social reforms, invest-

ing in the same worthless oil wells, in response to the same come-on circulars, and yet each people possessing mighty good reasons for experimenting with a separate form of government in the belief that neither is likely to produce greater good

to humanity than humanity has need for; in these circumstances, why should the New York *Journal* lament the fact that one Smith of Iowa has taken up homestead alongside his more prosperous brother in Alberta?"

Taxation That Hurts Nobody

THE British budget for the ensuing year, which has just been presented to the House of Commons by Mr. Lloyd George, the Chancellor of the Exchequer, amounts to nearly a billion dollars. But Mr. Lloyd George is unembarrassed in the face of such huge expenditures because he is able to show the largest surplus on record left over from the past year.

How is it that Great Britain can boast of this remarkable public solvency in a year of industrial disasters, and after undertaking extraordinary new expenses such as the Compulsory Insurance Act for workmen and the acquisition by the State of all the telephones in the kingdom?

The answer to this question is full of instruction for American statesmen, says an exchange. The answer is that the British have learned how to shift the burden of taxation from the necessities of life to the superfluities of life.

The earliest step in that sound and scientific fiscal reform was the establishment of the income tax; the latest step has been the establishment of Lloyd George's tax on the unearned increment of land values.

It was William E. Gladstone that first described the British income tax as "a colossal engine of finance."

The income tax is a powerful financial engine because it moves along the line of the least physical resistance. It lays no burden on hunger and need. It wrings no sweat or blood from poverty

and failure. It takes its toll only from prosperity and ease. It taxes men only when they are able to pay.

The bill now pending in Congress levying an excise tax on business incomes has in it the elements of that gigantic fiscal power that Gladstone praised—the power which is carrying the public treasury of Great Britain triumphantly through a period of unprecedented economic strain.

This bill should be made law, and Congress should in due time go on to make further application of the principle that not necessities, but superfluities, should be taxed.

That is the way to get free sugar. It is the way to lower the cost of all the necessities of life. It is the way to fortify the public treasury against all the shocks and strains of industrial depression and economic disaster.

Mr. Hays' Great Work

Mr. Hays in no small degree was responsible for the enhanced reputation that came to Canada during his years with us. The tragedy of the Titanic robbed this country of a powerful human instrument in nation-building; but it left to history a record that Canada will remember with pride, illumined as that record is with an achievement that marks its author as one of the master-minds of his day and generation.

—Galt Reporter.

Municipal Publicity—How Winnipeg Holds the Lead

WINNIPEG *Once-a-Week* jots down some notes of wisdom that apply to every progressive town and city in Canada as well as they do to Winnipeg. Here they are:

"We Winnipeggers — and Winnipeg real estate men more especially—are quite apt to sit back with the comfortable thought that Winnipeg's future is fully assured, and that things are bound to keep coming our way without any special fuss or anxiety on our part. All of which is no doubt the correct view to take, generally speaking.

"But—we shall make a sad mistake if we fall into the notion that there is no other city in Canada that has the slightest chance in the race for Canadian supremacy. Forgetting for the moment this city's tremendous natural advantages, let us consider the fact that not only to the west of us, but more recently in the East, such cities as St. John, Montreal, Toronto, Port Arthur and others are to-day fairly jumping up and down with the publicity bug—talking publicity—preaching it—dreaming it—and, most of all, practising it.

Colossal Advertising

"At Montreal the Publicity Association is establishing a publicity bureau and will enlist the active co-operation of all the organized bodies of the city, and especially of the real estate exchange.

"At St. John a colossal advertising campaign is on foot to attract immigration to the Eastern Provinces and to develop the agricultural resources of New Brunswick. In other Eastern cities similar movements are being organized.

"It is true that not less than \$1,000,000 will be spent in advertising our Western Provinces this year, exclusive of the ad-

vertising appropriations of provincial governments, railways and private corporations. It is altogether reasonable to believe that this extensive publicity, both East and West, is going to benefit Winnipeg, more or less directly, yet at the same time Winnipeg can make no mistake in keeping wide-awake every minute to the present trend of thought along these lines among our good neighbors, especially those down toward the Eastern seaboard."

Country Life in Canada

One of the brightest exchanges that reach THE BUSY MAN is *Country Life in Canada*, which is published in Winnipeg. It deals with Western Canadian life in all its moods and tenses, in brightly-written, well-illustrated articles.

Country Life stands for progress. It stands for Good Roads and better, more diversified farming. It stands for a more home-like home life, with greater comforts and conveniences for the women folk, and brighter gardens and surroundings for country homes. It cannot fail to work for good in every home it enters. It is well printed on good paper, and comes out with about 70 pages monthly—all for a dollar a year. BUSY MAN'S CANADA frequently turns to *Country Life* for light on the progress and development of the West, and is never disappointed.

Think not thy time short in this world, since the world itself is not long. The created world is but a small parenthesis in eternity, and a short interposition, for a time, between such a state of duration as was before it and may be after it.—Browne.

Canada's First Commission Government

St. John, N.B., Will Now Have a Mayor and Four Aldermen as Commissioners, Instead of Sixteen Aldermen

ST. JOHN, N.B., has the distinction of being the first Canadian city administered under the commission form of civic government. The first elections under its new charter, which took place last month, resulted in the return of the candidates endorsed by the citizens' committee, except in the case of the mayoralty.

Henceforward St. John will have a mayor and four aldermen as commissioners, instead of the mayor and sixteen aldermen, who formed its previous city council.

The change means actual individual responsibility for the efficiency of each of the departments among which the civic business has been divided, and the citizens will in future, through the initiative, referendum and recall, exercise full and direct control over the conduct of their communal affairs.

Under the new constitution the old property qualification for mayor and alderman has been removed—the only requirements being that they are qualified voters and entitled to vote.

Instead of holding office for one year only the mayor will now sit for two years and the aldermen for four, two retiring each biennial term, starting with the two lowest on Tuesday's poll.

To the mayor is assigned the finance department and he will devote as much of his time as is necessary for the efficient discharge of his duties.

The four aldermen must give all their time to the city's business and during their term of office must not carry on any other profession or business.

St. John has inaugurated a movement that is certain to extend its influence throughout the Dominion.



Protecting Health by Protecting Our Rivers

SASKATCHEWAN being one of the flattest of our provinces, through which the rivers and streams flow but sluggishly, has felt the necessity more than the others of protecting its surface waters from pollution. Its very light rainfall has accentuated the necessity, and its small population, as well as its youth, made legislation in the matter easier than elsewhere.

The law that it adopted is as sensible as it is simple. No vote of money by a municipality for a sewage disposal undertaking shall be legal until the plan has

been submitted to and approved by the Provincial Bureau of Public Health. Ontario and Manitoba have recently adopted similar measures.

As Saskatchewan's rivers and streams almost all rise in Alberta, and as the Ottawa has as many tributaries in Quebec as it has in Ontario, Saskatchewan and Ontario both find themselves unable to protect their water supplies by provincial legislation.

For this reason the national Government is being urged to make it illegal to raise money for sewage disposal works until

the plans have been approved by the Board of Health of the province concerned. Such a plan would undoubtedly have great advantages, inasmuch as no provincial bureau of health could be as callous to public welfare as are the villages and settlements along our streams.

On the other hand, a province that was so backward as to neglect to provide such a safeguard for itself could hardly be expected to take full advantage of a federal law thrust upon it.

The *Montreal Witness* points out that a more real result would accrue from a campaign of education that would force the backward legislatures to act in the interest of their own people. "How much such teaching is needed in our own province," says the *Witness*; "we have already had warning from the smallpox epidemic of last summer, and the scattering of the pupils of religious residential schools in which the children were infected with contagious disease."



Progress in the Eastern Townships

By the Editor of the Montreal Witness

THE local Boards of Trade in the Eastern Townships have united in an endeavor to obtain a larger share of the immigration from the Old Country for that section of the province.

And why not? It is not absolutely necessary for the prosperity of the country that all of the intending farmers coming to Canada should go to the Northwest, nor is it absolutely necessary for the prosperity of the intending farmers themselves.

The eastern provinces still afford large opportunities for success in farming, and it is perfectly in order for each section to set forth its own particular advantages. Some work in this direction has been done already for the Eastern Townships through the immigration agency established by Mr. Fisher when Minister of Agriculture; and some results were obtained which may serve as guidance for the Boards of Trade in their propaganda.

Tempted to the West

Such co-operation on the part of the active business men should accomplish something. Two other things would help greatly. It can hardly help being known, and if not, immigrants would immediately find out that the region in question has

been largely depleted of its most ambitious and competent young men, who have been tempted from it by the greater opportunities of the West. This being so, why should newcomers not follow them thither?

To stay this migration, or to replace it, it is necessary that the home conditions should become equally favorable, and there is at least good hope that they may be made so.

There is splendid soil in the Eastern Townships, splendid grass and abundance of pure water. But the most is not made of these advantages. There is too little production to-day, especially too little production of the higher and more profitable products, such as butter. Whole townships which are eminently suited for dairying are content with the living afforded by the fattening of cattle. The latter is easier than the former, and labor is scarce.

Farm laborers, therefore, would seem to be needed as much as farmers, if the Eastern Townships are to become what they should be, in virtue of natural advantages, namely, the leading section of Canada in dairy production. Systematic effort could vastly increase the production of butter, and there is no danger of over-

production in this article for some time to come, unless the competition of other countries in our own market is encouraged by our own neglect.

The other need is good rural schools. To-day, the quality of the schools is a factor in the determining of immigration. Teachers in the West get salaries that quickly tempt away all teachers who feel free to move thither—the school equipments there are magnificent. A cheap, neglected-looking schoolhouse in any com-

munity is the most effective kind of scare-crow it can possess. There is a noticeable awakening in the Eastern Townships on this point, and several school boards are adopting the principle of consolidation.

It is plainly the one means of improving the schools to unite three or four weak ones into one in which the community can take a substantial interest and pride. The good rural school will always attract the right people.

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The Cost of Living Situation

AT the present moment no economic question is touching the lives of the people more vitally and in a more comprehensive way than the high cost of living. We all remember the widespread agitation which swept over this country and the United States about three years ago, when prices, after a steady rise for more than ten years, reached what was then regarded as an unprecedentedly high level.

That was in 1907, the year of the meat boycott. The financial panic in the fall of that year somewhat checked the upward movement, and in 1908 and in 1909 there was what might be called a breathing spell.

In 1910, however, the progress upward began again almost as rapidly as ever. It has continued since with increasing rapidity during the second half of last year until we have at present a situation quite as intense, if not more so, than has existed for many years past.

As is well known, the Department of Labor maintains a record of price variations and tendencies in Canada with the object of being able to state at any time just what is the nature of the movement of prices in any particular direction, whether up or down. A summary of this record is published monthly in the *Labor*

Gazette and an annual report at the end of each year.

We are at the moment issuing from the press a special report embodying the results of the department's investigations throughout the calendar year 1911.

Enormous Rise in Prices

Briefly it shows that prices are now considerably higher than at any time in Canada since the early seventies. Last year wholesale prices went up approximately 3 per cent., and retail prices approximately 5 per cent. over those of 1910; while compared with twelve or fifteen years ago the rise has been over 40 per cent.

The rise of the past year has been particularly serious from the cost of living standpoint. The general industrial expansion and trade prosperity has created an exceptionally keen demand for materials of all kinds, with a resultant enhancement in prices, while at the same time the unfavorable crop reports, due to drouth during the summer, not so much in Canada as in the other food-producing countries of the world, has sent grains and fodder, dairy produce, fish and food-stuffs to very great heights.

This whole question of high prices, it may be pointed out, is not Canadian in any sense, but is world-wide.

At the present moment a movement is on foot for the appointment of an international commission to bring together the statistics collected in various countries and to collate them on the same basis, in order that some comprehensive knowledge as to the causes of the rise may be obtained and a remedy suggested. The President of the United States has taken the lead in this matter, and in a recent message to Congress has asked for an appropriation

of \$20,000 to enable the United States Government to invite foreign governments to a conference looking to the establishment of the commission above mentioned.

The action of the President is very significant of the fact that the question is not local in any sense of the term, but is world-wide in its application. It is to be hoped that so practical a suggestion will meet with the encouragement it seems to merit.



The Inspired Business Man and Canadian Water Power

By Elbert Hubbard

THERE are a good many people in the United States who do not realize that Canada has a greater available water-power, twice over, than has the States.

Her best water-power, perhaps, is in the Province of British Columbia, but the rapids in the St. Lawrence River have never been utilized except in a very small way.

Now English capital is incorporating a company, with a capital of one hundred million dollars, to utilize three rapids in the St. Lawrence River. These are entirely in Canadian territory. They are the Cedars, the Cascades and the Coteau.

The plan is to build an ideal manufacturing city. Engineers and architects will work together. The general plan will be very much like that of the Central Manufacturing District in Chicago. There will be water facilities for every manufacturer, and railroad sidings as well, with parks, playgrounds, schools, clubs, opera houses, electric transportation, and, of course, electric lights, indefinitely and without reserve.

The land along the rapids at the points named has been secured, and options taken on a big acreage. The present

value of this acreage is very slight, and so as a land promotion scheme it is one of the biggest things ever attempted on the American continent.

In view of what we now know of the value of electricity, joined to our knowledge of architecture, the whole scheme is one that will attract world-wide attention.

Here is Big Business which proposes to build a city avowedly of an industrial nature, and one in which art will play an important part.

It will be a city without slums, without poverty, vice or disease. Sanitation, hygiene, health and education are each and all to have careful consideration, and behind it all will be capital enough, and an earning power sufficient to keep beggaram at bay.

The world has had inspired poets, inspired writers, prophets, orators, agitators and reformers, but the inspired businessman and industrial leader is a brand new thing in the evolution of the genus homo.

The world will watch the evolution of this ideal city on the banks of the St. Lawrence with great interest.—From *The Fra*.

"The Voice of the West is Strong"

A Prose-Poem by the Rev. J. A. Macdonald, Editor of the Toronto Globe

THE *Toronto Globe* has just issued a special Western Edition, profusely illustrated with scenes of that lusty young land, which is for ever surprising us with fresh proofs of its marvellous progress and development.

The *Globe's* editor, Rev. J. A. Macdonald, gives us this prose-poem on the opening page—in which there is as much truth as poetry:

"The voice of the West is strong. Sometimes it is boastful. Always it is confident. It is the voice of youth whose first enthusiasms are unquenched and the withers of whose strength are unwrung. It is the assured and steady voice of a people recruited from every great land, and in whose veins are mingled the bloods of every great race.

"The West speaks to the East of its prospects and its problems. Of its prospects first. In the speech of the West prospects are always first. The horizon of its life are so wide, the perspectives are so entrancing, the roads running every-where lead so swiftly to the great goal Success, that he is counted a Faintheart who hesitates because there are problems to be solved."

When we consider that not so many years ago the people of Eastern Canada regarded the great region lying between Lake Superior and the Pacific Ocean as an addition of very doubtful importance to the strength of Confederation; that the strongest opposition was offered in many parts of the older provinces to the construction of the great transcontinental railway which is now admittedly the richest and most powerful railway system in the world—offered on the ground that the maintenance of that road would be a perpetual tax upon the Eastern provinces—and that the province of British Columbia was denominated by a states-

man of ability and insight as "a sea of mountains," we can realize the immense change which has taken place in the views of the Eastern people with regard to this part of the national territory.

Mr. McConnell, editor of the *Vancouver Sun*, points out that "what Eastern Canada does not yet thoroughly realize is that the progress of the West has hardly yet begun, that development is but in its initial stages, and that what has already been accomplished in no sense really represents the ultimate importance of Western Canada to the Canadian confederation. Publications like this special edition of the *Globe* and articles like the one written by Dr. Macdonald will bring nearer a true appreciation by the people of the East of the immense heritage which they possess in this great Western domain."

Of Interest to Sportsmen

EVERY sportsman interested in the welfare of Canada's fish and game resources should read the May number of *Rod and Gun in Canada*, published at Woodstock, Ont., which contains the first chapter of the final report of Mr. Kelly Evans of the Ontario Game and Fisheries Commission.

Mr. Evans has spent two years in the preparation of this report, and the information contained therein and the recommendations which Mr. Evans makes as to a broader policy of administration should be read by every sportsman.

"An Ideal Canadian Holiday" will appeal to those who already have visions of a summer outing. Trap-shooters will find their interests particularly well looked after in this month's issue, which contains a specially illustrated article by "Canuck" on the Easter Inter-Club Shoots between Montreal and St. Hubert Clubs.

Agriculture

A Dry-Farming Congress That Won't be Dry

The World's Greatest Gathering of Progressive Farmers Which Will be Held at Lethbridge in October is a Notable Event

By W. L. Martin

THIS year, for the first time in the history of the Dry-Farming movement, the nations of the entire world will officially recognize Dry-Farming.

In 1911, the Sixth Congress was held at Colorado Springs. This year—October 21 to 26—the Seventh International Congress will be held for the first time in Canada. The favored place will be Lethbridge, Alberta; and Lethbridge is making preparations on a large scale.

The big fellows who furnish the Congress with vibrations hit upon the more excellent idea of holding, at the same time and the same place each year, an International Congress of Farm Women, that the farmers might bring along their wives and daughters and make the thing complete.

So surely Lethbridge will have her hands full, as well as her spare beds; for representatives will be there from the four corners of the earth; from all parts of Canada and the United States; from Mexico and Argentina; from European countries and Australia; from India and awakened China.

It will be the greatest international gathering of irrigators and steam-plowers and reapers and sowers that the world has seen. Indeed it is not overstating it to say it will be the biggest international gathering in history of the world's workers, in which the Little Fellow will be on equal terms with the Big Boys, and nation will learn from nation at the same time.

But the kindly chinook has blown into

Lethbridge, men with red blood in their veins, and cosmic caloric a-plenty, so the prospect of the Biggest Thing in History happening there doesn't worry the Lethbridgians one tittle.

Coats Came Off

When word was received that the Seventh International Dry-Farming Congress had decided to meet at Lethbridge in 1912—within one brief year—a meeting



HON. A. L. SIFTON

Premier, Minister of Public Works and Provincial Treasurer of Alberta, who will attend the International Dry-Farming Congress.



HON. DUNCAN MARSHALL

Minister of Agriculture, Alberta, Vice-President for Alberta of International Dry-Farming Congress.

was called with coats off. What to do? What to do?—that was the theme; and also how much? For be it known that Lethbridge is a city of only eleven thousand souls—these cities of the West pile up population so fast that it might be well to add “at time of writing.”

A big programme of prompt development was quickly decided on, and today Lethbridge is putting up a hundred-thousand-dollar hotel with two hundred rooms; one of the other hotels is adding to its capacity a hundred rooms, and three others are more than doubling their capacity.

That is the Lethbridge spirit—the Spirit of Doing Things; which is the spirit of the Great Last West.

Big men in agriculture will be present at the Congress from all quarters. Headed by Hon. Martin Burrell, Minister of Agriculture, Canada will send her best. President Taft, who can't be there him-

self, has asked Hon. James Wilson, Secretary of Agriculture for the United States, to attend, and he will deliver the opening address as the President's representative; Prof. Bailey, of Cornell, whose agricultural and horticultural works enjoy world-fame, will represent the Empire State; E. C. Chilcott, chief of the Department of Dry Land Culture at Washington; big men all, will attend and have something to say worth hearing.

There will be exhibits of Dry-Farmed products, machinery, farm sanitation and labor-saving devices. The world's latest improvements in farm machinery will demonstrate their capabilities under all kinds of conditions.

Twenty acres will be devoted to deep plowing, all makes of plows being demonstrated. Some 60 acres will be given over to demonstrating the work of traction engines in plowing, harrowing, sub-surface packing, rolling and transporting farm



GEORGE HARCOURT

Deputy Minister of Agriculture, Alberta; Chairman Board of Governors, International Dry-Farming Congress.



FRED W. DOUNER

Of Lethbridge, Chairman Canadian Board of Control,
International Dry-Farming Congress.

products; and 60 acres more are available for all sorts of mechanical demonstrations and tests of machinery and implements.

A Prodigious Prize List

The prodigality of the prize list will ensure an enormous array of exhibits from all parts of Western Canada and the United States.

The sweepstakes prize will be a \$2,500 Rumely Oil-pull Traction Engine for the best bushel of hard wheat grown in 1912 by Dry-Farming methods.

Other leading prizes will consist of a \$500 Stewart Sheaf Loader for the best sheaf of wheat; a \$500 four-furrow Oliver Engine Gang Plow for the best bushel of oats grown in Canada by Dry-Farming methods in 1912; an International Corrugated 22-Wheel Packer donated by the International Harvester Company for the best peck of flax grown in either Canada or the United States under Dry-Farming methods in 1912; and a Deering or Mc-

Cormick Grain Binder for the best sheaf of oats grown in either the United States or Canada, which is also donated by the International Harvester Company.

The sheaf loader is one of the greatest time and labor-saving devices used in harvesting operations, and a prize that will be appreciated by any thresherman or farmer.

It is a machine that will pick the sheaves from the stook or from the ground, when lying flat, and by means of carriers elevate them into a wagon.

The sheaf loader is used by a large number of the leading farmers of Manitoba, Saskatchewan and Alberta, many of whom have testified that it means a saving of \$20 to \$25 a day in the cost of their harvesting operations.

There will be other valuable sheaf and threshed grain prizes for wheat, oats, barley, rye, flax, millet, corn, sorghums, beans, peas and alfalfa. The total value



JOHN T. BURNS

Of Lethbridge, Executive Secretary-Treasurer,
International Dry-Farming Congress.



DR. JOHN A. WIDTSOE

Pres. Agricultural College, Logan, Utah; International President of International Dry-Farming Congress.

of the premiums and prizes will probably exceed \$20,000.

The Congress will be opened by the Governor-General, the Duke of Connaught; and the Duchess of Connaught will open the Congress of Farm Women. It will be a proud and busy time for Lethbridge.

A grant of \$10,000 has been made by the Dominion Government to meet expenses of publicity work and the entertainment of distinguished visitors from abroad.

Also, the Government has, through Dr. Roach, Secretary of State, with the advice of Ambassador Bryce, Great Britain's representative at Washington, issued invitations to the powers of the world to send representatives and exhibits to Lethbridge. This they must do or be guilty of international discourtesy, according to diplomatic custom. This assures an enormous attendance of distinguished men.

Dry-Farming is to many, even among farmers, a new term. "What is Dry-Farming?" they ask.

It is simply this: The operation of farming lands where the rainfall is uncertain or where climatic conditions make it necessary to conserve moisture by special tillage methods.

Dry-Farming is more. It is better farming, more intensive culture. It is conservation. The dry-farmer is not dry. He handles his soil so that two years' rainfall, if need be, are bottled up and used to grow one year's crop. That is necessary only in an extra dry time, or an extra dry belt.

Southern Alberta is called a Dry-Farming district, yet Dry-Farming in its most intensive form is seldom necessary. But the up-to-date farmer there practises it just the same, for Dry-Farming, needed or not, is crop-insurance.

Dry-Farming is Dry-Farming wherever the net precipitation does not exceed 20 inches annually.

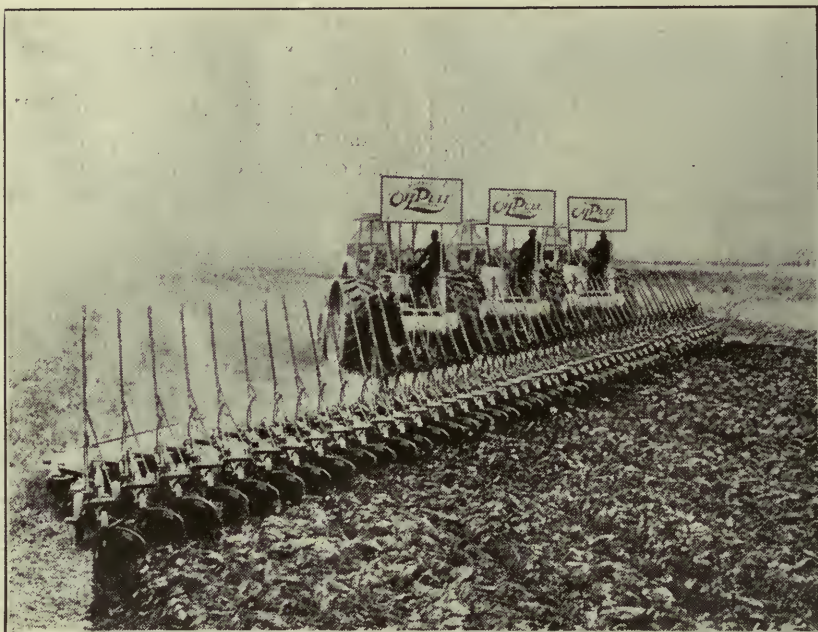
Because Dry-Farming is better farming, it is a practice that is going to spread far beyond regions where regular Dry-Farming is necessary to successful farm practice. Had the Ontario farmer followed the methods of Dry-Farming, the drought of 1911 would not have touched him.

Co-Operation With Nature

The Giver of All Good sends the Ontario farmer about twice as much moisture as he needs in the driest year—but not being a Dry-Farmer he allows the sun and the wind to steal it.

Nature is bountiful, but she believes in people taking advantage of their opportunities. She sends the rain, and then if the farmer is not up betimes and stirring the soil for a mulch, she sends the sun and the wind to take away the moisture. Nature believes in co-operation. Dry-Farming is co-operation with Nature.

The Dry-Farmer is not only a better farmer, but a bigger and a better man, for he has learned the lesson of self-reliance.



THREE RUMELY OIL-PULL TRACTORS PULLING 50 PLOWS

This farmer will certainly need a sheaf-loader to take his crop off. A 15-horsepower Rumely Tractor, value \$2,500, is the Grand Sweepstake prize offered for the best bushel of hard wheat at the International Dry-Farming Congress.

If a dry season strikes his crop and it withers, he blames No. 1. He doesn't depend on Providence to do it all; and when drought comes, he doesn't blame the Weather-Man if crop results are below standard.

The Dry-Farmer is the only farmer in the world who doesn't waste his energy kicking about the weather.

Dry-Farming, as we have seen, isn't really "dry" farming at all. It is Moisture-Farming in Dry Times. The only "dry" farmers in a Dry-Farming district are those who are not Dry-Farmers.

Dry-Farmers are never dry. And that's one thing about the Dry-Farming Congress at Lethbridge—it will be anything but dry.

THE BLESSING OF TOIL

Thank the kind unkind fate that forces you to toil. Unyielding need has booted many a man into success—wealth—fame.

Gaunt necessity has wrung undreamed of results from many a brain; the thorn-pricks of need have energized many a hand; the perilous climb makes sure the foot.

The primrose path ne'er made a man; adversity oft has made the slave a king.

The thinker's brain, the athlete's arm, the master's power are yours—are you but forced to toil.

Thank fate for the pressing need—the relentless urge—the toilsome way—that gives you power.

Kind is the fate that makes WORK your lot.

—Business Magazine.

A National Calamity Lurks in Imported Potatoes

Potato Canker, if Let into Canada, Will Surely Advance the High Cost of Living. What We Should all Do to Keep it Out

By Prof. H. T. Güssow, Dominion Botanist, Department of Agriculture, Ottawa

WE must ask ourselves: What is the natural consequence of the deplorable shortage of potatoes, one of our most necessary articles of food?

An answer to this question may be found in the fact that there are being sold at the present moment on the markets of the large cities of Canada, considerable quantities of potatoes imported from other countries, which enrich themselves by our misfortune.

If this were the only misfortune, nothing would be said about it. It may, and indeed should, serve as a lesson to our farmers to do their utmost in taking care of the potato crop of the Dominion. A year of expensive potatoes very seriously affects the pocket of the consumer, but after all, if this were the only factor, then it would soon be forgotten—a lean year means nothing in the life of a nation.

But what if other things should result from the importation of potatoes, from Europe, for instance, which would seriously compromise one of our most important agricultural industries, not only for one short year, but permanently and persistently?

We cannot object to the importation and sale of potatoes from our neighbours willing to assist us over a shortage, as long as we receive sound and healthy potatoes for our farms and our tables. But to use a colloquial phrase, "there is the rub."

Disease Alarmingly Close

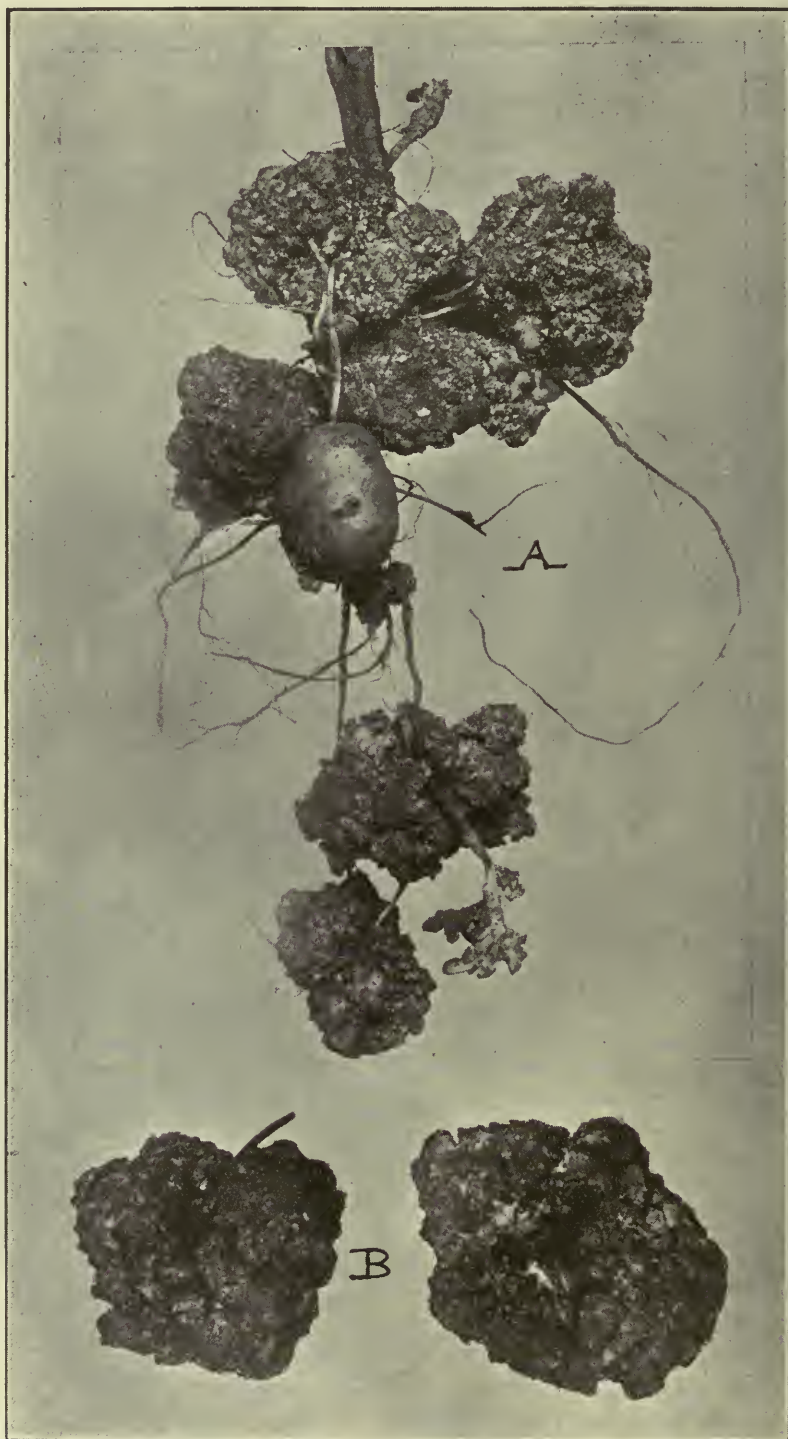
There are two serious potato diseases, at least, not known in Canada up to the present, though alarmingly close to it.

These two diseases are perpetuated by infected potato tubers, and wherever they have appeared they have been shown to be introduced by means of imported tubers for seed or for the table.

Potato Canker, one of the diseases referred to, is caused by a parasite fungus which has received the name *Chrysophlyctis endobiotica* Schillb. Its history is briefly as follows: Originally discovered in Hungary in 1896; in 1900 appeared in several counties in England; in 1908 had spread from one county to another, and is now recognized as a very serious pest, present in a large number of counties in



PROF. H. T. GÜSSOW



POTATO CANKER.—Showing the whole diseased plant. "Its establishment in Canada," says Prof. Güssow in the accompanying article, "would be nothing short of a national calamity."

England. In the meantime it was discovered in Scotland, Germany, Russia, and other countries of the Continent of Europe. In 1909 I had the "mis" fortune of discovering this dread disease in Newfoundland, which is the first record of the appearance of the disease on this side of the Atlantic—the Hon. the Minister of Agriculture for the Federal Government prohibited the importation of potatoes from our close neighbor.

Potato Canker* affects the growing tubers, rendering them, if badly attacked, practically useless as food for man or animals. The accompanying illustration represents a potato plant badly diseased—only one tuber is shown that may be recognized as a potato. The others have been transformed by the disease beyond recognition. The organism causing this disease is very virulent; it adheres easily to farm implements and the feet of men and animals, and is thus carried to other clean fields, where it may infect and spoil the soil for potato culture for an indefinite period.

How to Control

From the following suggestions of control, the serious nature of the disease may be fully recognized: Use sound tubers only; destroy every infected tuber; sterilize soil and implements; do not feed diseased tubers to animals, as the organism retains its vitality after passing through the animal's body; avoid the use for the table, as serious disturbances of the digestive organs have been observed after eating.

Infested fields yield practically no harvest in wet seasons. The land is and remains infested for a period of six years and more.

The other disease is a scab disease known as Corky Scab or Potato Tumar, which is caused by a microscopic organ-

ism known as *spongospora subterranea* Johns. This has not yet been recorded from any part of the American Continent, but it is probably still more widely distributed in Europe than the former disease. It is very doubtful whether the disease is less dangerous than the Potato Canker. It does not produce the extraordinary malformation of the tubers, but results in peculiar-shaped, twisted and knobby tubers, totally unfit for the market, and covered with large more or less confluent, or single blotches or scabs, which, on removal, may be found filled with an olive green powdery mass, consisting of the reproductive spores of the disease.

Undesirable Aliens

Both diseases are truly "undesirable aliens," and every care should be practised to prevent their introduction and establishment in the Dominion.

A very careful examination should be made of all imported tubers, by the farmers particularly, but also by the consumer. They cannot be too seriously regarded or too zealously looked for.

Whenever potatoes are found which are not absolutely smooth and free from knobs or nodular excrescences, or scabs of the kind described, they should not be introduced into the virgin soil of Canada. It would be criminal to plant a single infected tuber, or to throw away peelings from infected potatoes where they could spread an infection.

Considering the large quantities of potatoes imported this year from Europe, directly or via the United States, I should be greatly surprised if the disease does not appear within a year or two; if not, it would be nothing short of a miracle. In spite of every effort of the Department of Agriculture, which has since 1909 issued periodical warnings in this respect, good results can only be achieved if it can rely upon the close co-operation of all growers and consumers.

I trust it will be fully recognized that

*See also Bulletin 63 on this subject published by the Experimental Farm, Ottawa, to be had on application.

the introduction of the new diseases would seriously affect the market price of potatoes and this not for one year only.

An inspection of all imported tubers on entry in the Dominion likewise, would be of little use, being impracticable owing to the enormous expense and other difficulties. There is no doubt that the question rests almost entirely with the farmer himself; he is the only man who can prevent the establishment of these diseases, which would be nothing short of a national calamity. The farmers have been warned

by official publications, by the agricultural press, and the consumer has had his attention called to this danger by the daily and weekly press of the Dominion, which deserves the highest praise for the service it has rendered.

Any further information will be gladly furnished and specimens of suspicious tubers examined and reported upon without delay if letters and samples are sent (free if by mail) addressed to the Dominion Botanist, Central Experimental Farms, Ottawa.

Our Diminishing Cattle Industry

Geo. Lane, of Calgary, Gives Reasons for the Large Decrease of Live Stock in the West.

"**R**ECIPROCITY would have helped the cattlemen very much in the West. The cattle raised in Alberta are better than those raised in Montana, Kansas or Colorado. Buy a thousand steers in old Mexico and send one-half to Colorado and one-half to Alberta and you will find that when ready for market the Alberta product weighs 3,000 as against 1,100 lbs. of Colorado steers. Every 500 miles from old Mexico to the boundary is worth 50 lbs. to steers. Why is that? It is something in the grass.

"Reciprocity would have given people confidence to start breeding cattle. Alberta is as well fitted for cattle as certain parts of Kansas, and Kansas could go into a small corner of Alberta, yet Kansas carries over 3,000,000 cattle. Alberta could easily carry 2,000,000 at present. This would give 450,000 beef each year for sale, but you can't get good business men to raise these cattle.

Sheep and Hogs Scarce

"If Alberta had a cattle surplus low-grade grain which now exists in the province could have been used. Despite the

fact that Alberta was a good sheep-raising country, 65 per cent. of mutton used in the province comes either from Australia or the United States. The province doesn't raise 25 per cent. of the hogs used.

"It is just like taking money and burning it up to see the frozen grain which has been left standing in the fields this year going to waste, when sixty days' feeding with sheep would have utilized it all to profit. We could have fed 200,000 cattle and 1,000,000 sheep on that grain this year which is now being burned."

Though himself a large dealer in horses, Mr. Lane expressed himself as absolutely in favor of letting down the tariff bars against horses.

"I would be in favor of saying to all countries, 'Let the mares, at least, come in free until the farmers get all the horses they want.' The steam plow and gasoline engine are the curse of the country. Every one is looking for good mares today. They have killed the goose that laid the golden eggs.

"You have either got to get some way of taking care of the grain, or stop people from coming in. If immigration

keeps on as it is doing, we won't have cattle or sheep enough to provide a local market. In the West we can account for 300,000 head eaten now."

No markets and the long haul, said Mr. Lane, were the chief reasons for a large decrease of the live stock industry in the West. Five years ago there were 900,000 cattle in Alberta, to-day there were no more than 500,000. The export trade to Britain was never satisfactory to cattlemen in the West, since it cost \$28 to \$32 to market cattle, and so export had died. In 1905 there were 49,900 exported to Britain; in 1906, 74,733; in 1907, 42,960; in 1908, 61,810; in 1909,

67,257; in 1910, 51,627; in 1911, 11,869. "I doubt," said he, "if you will find a man in the West who would like to see his son go into the export business so far as Britain is concerned."

In the home market, which was the only thing left, the prices were lowered by the abattoirs as soon as the output was increased by the British embargo. Lack of a suitable market had driven the cattle rancher out of business.

Mr. Lane expressed the opinion that the immigration laws should be changed so that a man, instead of having to break so much each year, might be allowed to put so many cattle on his ground.



The Season Opens Well in the West

REPORTS from all portions of the Canadian West indicate that bumper crops and their attendant prosperity will ensue in 1912, if the balance of the season is as favorable as the first opening weeks. Information on crop conditions, gleaned throughout the wheat belt of the prairie provinces, points to larger and probably better crops than the average.

Although the snowfall during the winter has not been excessive, the late snow-

storms and more recent rains have deposited an abundance of moisture, so that whatever might happen during the summer, the moisture will give the seed a splendid chance to sprout and gain a good start.

Added to these favorable conditions will be increased acreage. While in some regions the lack of fall plowing will curtail acreage, this will be offset by the attention given to coarse grains.



Alberta as a Barley Centre

THE announcement that large malting plants will be established at Calgary, Lethbridge and Edmonton should be welcome news to the farmers of Alberta, since it means that they will be able to market almost unlimited quantities of barley at a profitable figure.

It is estimated that the three malting houses will require 3,000,000 bushels of barley each year. Many of those growing this variety of grain will find it possible to team their product to market without depending on the railroads, but in many

cases there should be no difficulty in securing cars for the comparatively short haul that will be required.

Mr. M. N. Todd, vice-president of the Canada Malting Company, which will establish a \$500,000 plant at Calgary, stated to the *Trade Gazette* that his company was prepared to take care of one million bushels each year. He also made the statement that the highest price would be paid for No. 1 grain.

The day when the grain-grower will be dependent upon his wheat crop is passing.

Views and Interviews

Mr. Borden on National Ideals and Dangers

The Unequal Distribution of Wealth is a Menace to the Existence
of Democratic Institutions

*An Address delivered by the Prime Minister to
the Associated Press and the American News-
paper Publishers' Association at New York.*

"IT must be admitted that the average standard of living among the great mass of the people has greatly advanced and that the reasonable comforts of life are enjoyed more widely than ever before.

"But the vast increase of wealth has been attended with an enormous and alarming inequality in its distribution. It cannot be denied that this inequality in its distribution is attended with a certain danger

or even menace to the existence of democratic institutions in their present form.

"Equality of result can never be expected or attained under an individualistic system of national organization, inasmuch as men differ widely in their energies and capacities. But no democracy is built up on an enduring foundation if it fails to endow its citizens with equality of opportunity so far as that may be humanly possible.

"The modern democracy is learning this lesson slowly and painfully; I do not doubt that in the end it will be learned thoroughly. Otherwise I would have little faith in the permanence of existing systems of government in the English-speaking world.

"But no nation, however advanced in its industrialism, or powerful in its accumulated wealth, can long survive the shock of time except through the strength derived from the character of its people. That strength must assuredly be based upon faith and upon ideals.

"How often does the voice of idealism make itself heard above the roar of the market-place on this great Western continent? Can faith endure in that stifling atmosphere?

"It was once said of Thomas Carlyle that he spent his life in preaching earnestness to the most earnest nation on earth. There never was greater need of those who preach a true and reasonable earnestness which shall touch and teach some higher



RIGHT HON. R. L. BORDEN

consideration than those with which the money-changers in the Temple were concerned.

"Gentlemen of the Associated Press, if there be anything of truth in what I have urged it touches none of us more vitally than yourselves. You are the Fourth Estate. You should be the bulwark of democratic idealism.

"Honest and high-minded publicity is the most faithful friend of good government, and there can be no effective public opinion on a great continent like this without the aid of a powerful, independent, and incorrupted press."

"To you have been given the ten talents. Your power is great, and your opportunities as well. But equally great is your responsibility. There is no more important factor in the future development of national life, whether in the United States or Canada, than the just fulfilment of that responsibility.

"To those who doubted of the future there came the tidings, not many days ago, of manhood that failed not in the supreme test of heroism, that endured the last agony with a smile, and of love that triumphed over death. Tidings of infinite sadness, but yet of high hope.

A Century of Peace

"Speaking to the press of both countries, may I express my firm conviction that upon you depends in large measure the continued existence and strength of the happy relations which prevail between this great republic and the Empire to which Canada owns a proud allegiance. Within a few years these kindred nations will fitly celebrate a century of peace. Let it be our hope and our prayer that in all the glorious years to come our only contest shall lie in a generous emulation to attain the highest standards of civilization and the noblest ideals of democracy."



Will There be Another North-West Rebellion?

HERE is a despatch from Calgary to the Winnipeg *Free Press*:

Within the next two years the question of Western Canada drawing away from the eastern part of the Dominion and becoming a separate country altogether will become a live issue, according to Lieut.-Col. James C. Walker, who has just returned from an extended visit to the East.

"We in the Calgary district, and in fact throughout Alberta, have no idea of the talk going on in Manitoba and parts of Saskatchewan," said Col. Walker this morning. "On the trains and all over Manitoba farmers and business men are discussing this matter, and I have been told repeatedly that within the next twenty-four months this will become a live issue. I believe it myself, now that

my eyes have been opened, and I think that before long we will find that a big movement toward this end will be publicly started."

Col. Walker states that the car shortage and unsatisfactory conditions regarding grain are at the bottom of the movement, the people of the West being tired of seeing their grain rotting in the fields and not being moved when there is a market to the south, which has been closed to them.

"The West wants freer trade, that is very evident, and the time is coming when the West will get it," said Col. Walker. "If they can get it by no other means it certainly looks as if separation will be the means used to attain their ends."

The Problem of the Minneapolis Canadian

A Plea for Sympathy between the East and the West

Mr. R. B. Bennett, M.P., of Calgary, at Toronto

THOUSANDS of men in the West, yes, hundreds of thousands, have never seen Montreal, Toronto, Quebec, St. John or Halifax; they scarcely even know their names. But they are familiar with Chicago, St. Paul, Minneapolis, Seattle, and Spokane.

"Let us develop these men who come to us. To the journalists, I would say: 'We need your influence, which is one of the largest powers in shaping and moulding the interests of any country. No power is comparable to it. The influence of a public man sinks into insignificance beside that of the press.

"But when I saw newspapers threatening to boycott Eastern manufacturers, risking a row; when I saw a great newspaper in Western Canada talking about the interests controlling governments and making the American settlers believe that those 'interests' were throttling Canadians and putting an intolerable burden upon us, I was greatly disappointed. I preach no insular doctrine, no sectional policy, but, rather, a broad, grand, splendid Canadianism; I would have these young men grow up proud of Canada and of the Empire of which it forms a part.

Men of Convictions

"I cannot tell you what class of men is going to grow up on these prairies. No man has yet seen the boys grow up who have been born there, but I can say this: That the men born within sight of the up-lifted, snow-capped mountains cannot be anything else than freedom-loving, liberty-loving men, those who look on those vast horizons cannot but be men of broad sympathies and ideas and of profound convictions.

"Think of your responsibilities to the men of the generations now coming up, who one day must control the destinies of these two great provinces of Alberta and Saskatchewan, in whose hands I believe the destiny of this Dominion of Canada rests. And if this Dominion's destiny rests with them, then surely the destiny of this great Empire rests with the men and women that are to be in these two provinces."

Causes of Unrest

The spirit of discontent in the West, Mr. Bennett attributed partly to the fear of the "interests," which he appealed to those present to prevent from interfering with the unity of Canadian feeling; and partly to limited markets, to unfair taxation, and the failure to get a Tariff Commission; and partly to the general feeling of unrest found working in many countries, Great Britain, China, Portugal, Mexico and others.

Scientific Tariff Wanted

"We have in the West the old-fashioned notion that a man's taxation should depend upon his ability to pay the taxes. Some of our farmers say, and properly so, that the burden of taxation imposed upon them under the present tariff not only is greater than their ability to pay, but creates conditions under which they cannot hope to live in comfort. Many of us who live in the West were tremendously interested in the creation of an Agricultural Commission for the purpose of investigating these matters so as to build up a scientific tariff. No people are more willing than those in the West to pay their part towards the development of Can-

adian resources. We realize that the tariff must be built up for revenue, but that tariff must be based upon scientific principles. We hoped—but 'hope deferred maketh the heart sick'—we would have a proper commission to investigate this matter and frame a tariff upon scientific laws; but it was not to be—others have willed that it was not to be; the 'Red Chamber' has ruled it otherwise."

Mr. Bennett appealed to the men of money to establish their industries in the West, where they might not get as large returns in cash, but would help materially in solving the problem of Canadianizing the incoming hosts. Mr. Bennett said that journalists especially had a great opportunity to exercise a powerful influence in the binding together of the West and the East in one Canadianism.



Our Break-Neck Pace in Education

Dr. Noble at Toronto

"**W**HY should we condemn children to prison? I objected the other night to night schools. Why run at this break-neck pace, this eternal strain and struggle, this mad race? Little children are more philosophical than we are, and if you let them alone they will prefer to be outdoors. It is unreasonable, it is cruel to dwarf them in their physical and mental development.

"The first essential is a good physique. Those who raise horses are careful to do nothing to hinder the development of the young animal. We are not so careful of the young human animal, but force the children to study in schools in the day

and at home in the night, and then often follows the sad story that they are carried off by some disease.

"There is lots of money in this country to support them, to help them along, to keep them out in God's fresh air and the bright sunlight till they grow up at least to six or seven years of age. Surely when we have money for luxuries it is well spent when we devote it to the proper care of the children."

"A child is a mere babe at five years," said Trustee Hiltz, "and scarcely more at six. I would favor raising the age limit to seven years."



Looking for a Boom in the West

Mr. James Carruthers at Vancouver

"**T**RADE conditions in the Canadian Northwest are excellent, and evidences of prosperity are to be found everywhere.

"An encouraging factor in connection with the growth of our great West is the large number of settlers who are coming into the country, and authorities say that all records will be broken this spring. The extent of this immigration may be

gathered when I say that I saw the arrangements made for the entry into Canada of 600 carloads of settlers and settlers' effects from Minneapolis with the opening of the spring.

Collections Improved

"Wholesale houses in the West report good orders, and commercial travellers say that they have not had such good business for many years. Collections are also im-

proving, with dealers meeting their notes as they come due.

"As to the grain situation, the receipts inspected at Winnipeg every day show that the railways are moving forward a lot of grain despite the fact that there is such a cry over the congestion. A lot of this wheat, of course, is from the country elevators, where, until recently, there was as much as 25,000,000 bushels of wheat.

"With anything like favorable conditions next season our Canadian West will have the biggest crop of wheat on record. The farmers there are hoping for a rather late spring, with continued good weather, which they prefer to an early spring with the usual break in the conditions.

"While in the West I had a long chat with one of the highest railway officials there, who predicted that in 1915 Western Canada would have a wheat crop of 350,000,000 bushels. It will then be necessary to use the Panama Canal, which will result in the export of a large amount of wheat via Vancouver.

West is Prosperous

"Accommodation is hard to get in the Western cities owing to the volumes of business doing, and this will be greatly increased with the advent of milder weather.

"The West is prosperous, and there is nothing on the horizon to indicate any setback."



A Vital Issue for Canada

Mr. S. F. B. Vrooman before the Royal Canadian Institute, London

"THE most vital world issue to-day is the Japanese programme of Asiatic imperialism. It is impossible to over-estimate the momentous nature of this issue to British Columbia and Canada, which Japan is coolly occupying unbidden and unwelcome. Canada is a prey to the disloyalty of a few unpatriotic manufacturers and corporations, which will have cheap labor at the price of the Canadian homogeneity. Japan is pursuing an unreasonable programme and plainly one we cannot accept.

"Not satisfied with having absorbed the whole western civilization, she now crosses the Pacific and demands on our own shores what she denies us on her own. She is working feverishly towards a policy of pan-Asiatic imperialism and exclusion, while she is laying claims to equal rights with the white man in his own white world.

"There is no nation in the world which resents more quickly or more efficiently any such sweeping influx of foreigners as she demands we gracefully accept from her. She continues to pour cheap labor

into the Western hemisphere and proceeds to raise a hue and cry if we object.

"The time has come for the whole Empire to co-operate in an imperial naval and our own programme."

Mr. S. F. B. Vrooman is editor of the *British Columbia Magazine*, published monthly in Vancouver.



Pennies make the dollars, minutes make the hours, and when we know the real value—the true value—of both, we have a solid foundation to permanent happiness.
—Orville Allen.



Love some one—in God's name love some one—for this is the bread of the inner life, without which a part of you will starve and die; and though you feel you must be stern, even hard, in your life of affairs, make for yourself at least a little corner, somewhere in the great world, where you may unbosom and be kind.—
From Max Ehrmann's Poems.

Finance and Commerce

Great Volume of Public Works

ONE of the features of building and construction work during the present year in Western Canada will be the great volume of work in connection with the installation of improvements and public facilities. A number of the projects planned in this connection are herewith described.

The Winnipeg city council recently passed five by-laws providing for the creation of a debt of £960,000, or over \$4,500,000. The first by-law authorized the creation of a debt of \$1,120,000 to provide for the completion and equipment of the works required by the hydro-electric commission. The second was for \$72,000 for the extension of the conduit system. The third was for \$200,000 for the extension of the electric works. For local improvements the amount of \$1,694,366.75 is to be raised. The various purposes for which this amount is required are as follows: Power works extension, \$1,120,000; balance of power works, 1911, \$60,000; enlargement of conduits, \$72,000; unissued debentures on conduit system, \$20,000; balance extending water works system, 1911, \$215,639.25; balance of erecting and equipping isolation hospital, \$200,000; balance of erecting and equipping tubercular hospital, \$125,000; balance of grant in aid of general hospital, \$200,000; balance for reconstruction of Osborne bridge, \$165,000; extension of electrical works system in 1912, \$200,000; school district, \$600,000; local improvements, opening lanes and streets, etc., \$1,694,360.75.

The Moose Jaw city council recently passed the following by-laws, which will be submitted to the ratepayers on March 21: \$6,000 for exhibition ground improvements; \$160,000 for permanent pavements, sidewalks, and curbs; \$70,000 for

public library building; \$225,000 for electric light extensions; \$170,000 sewer and water extensions; \$90,000 for 11th avenue subway.

More than \$1,000,000 will be required to carry on the work of sewer and water extensions for the year ending Oct. 31, according to the estimates of the city commissioners of Edmonton. Of this amount, \$817,794 is set apart for sewer and sewer services on both sides of the river in the amalgamated cities.

The following expenditures have been authorized by the civic officials of the city of Regina: Waterworks, \$245,000.00; health and relief, \$11,000.00; trunk sewers, \$200,000.00; street railway, \$205,630.00.

The municipal council of Oak Bay (B.C.) recently passed a by-law to raise \$275,000 for a sewerage system.

Enormous Increase in Customs Receipts

AN increase of approximately fifteen million dollars will be shown in the final customs receipts for the fiscal year just closed. The excess as compared with the full returns for the fiscal year ending March 31, 1911, is already over fourteen millions.

Receipts for March amounted to \$8,681,783, as compared with \$7,445,474 for the corresponding month preceding fiscal year.

Total receipts for 1910-11 amounted to \$72,343,866. The total receipts for the year just closed, so far entered, reached the unusually large figures of \$86,397,943. It is estimated that post entries will swell this figure by another million, in round numbers bringing the increase for the year up to fifteen millions or more.

Clearing House Returns

The *Monetary Times* gives the following as the figures for the Canadian Clearing Houses for the weeks of April 27th, 1911; April 18th and April 25th, 1912, with percentage change:

	Apr. 27, '11	Apr. 19, '12	Apr. 25, '12	Ch'g %
Montreal.....	\$42,558,443	\$52,763,953	\$54,259,156	+ 27.4
Toronto.....	36,971,125	43,586,585	40,245,812	+ 8.8
Winnipeg.....	22,617,611	28,512,471	26,493,176	+ 17.1
Vancouver.....	10,748,982	13,037,489	13,106,236	+ 21.8
Ottawa.....	3,937,226	6,308,632	4,931,788	+ 22.7
Calgary.....	3,708,889	4,840,690	4,897,017	+ 32.0
Quebec.....	2,189,618	3,100,858	2,409,483	+ 10.0
Victoria.....	4,205,946	2,519,283	3,598,067	- 14.4
Hamilton.....	2,319,964	3,040,165	2,732,980	+ 17.7
Halifax.....	1,713,681	2,068,138	1,574,043	- 8.1
St. John.....	1,736,929	1,828,981	1,813,427	+ 4.3
Edmonton.....	1,993,901	4,179,709	3,727,038	+ 86.9
London.....	1,299,411	1,757,543	1,623,872	+ 24.9
Regina.....	1,294,373	1,973,117	2,627,206	+ 102.9
Brandon.....	468,606	542,056	.....	.....
Lethbridge.....	561,361	679,869	601,560	+ 7.1
Saskatoon.....	911,706	2,167,030	2,225,243	+ 144.1
Brantford.....	486,896	637,617	527,622	+ 8.2
Moose Jaw.....	686,247	1,236,415	1,141,173	+ 66.1
Total.....	\$140,410,915	\$174,780,601	\$.....	.....
Fort William.....	.....	595,893	627,362	.....



New Companies in Alberta

THE enormous strides which have been taken by the Province of Alberta in a commercial way during the past year, and in particular during the month of March just past, are indicated by the statistics of the provincial register, which show an increase of nearly 300 per cent. in the number of domestic companies incorporated during the month, and over 300 per cent. in the aggregate capitalization as compared with the corresponding period last year.

Seventy-two Alberta companies, capitalized at \$6,002,750, were incorporated during the month. Twenty-six compan-

ies, capitalized at \$1,809,000, were incorporated in March, 1911.

Of the Alberta companies the great majority have their headquarters in Edmonton and Calgary. In Edmonton the companies incorporated during March have a capital stock of \$1,996,750, those of Calgary have a capital stock of \$2,780,000.

Nothing is impossible to the man who can will. Is that necessary? That shall be. This is the only law of success.—Mirabeau.

The Trade of Canada

Summary, Twelve Months Period, ending February

<i>Imports for Consumption.</i>	TWELVE MONTHS ENDING FEBRUARY.			
	1909. \$	1910. \$	1911. \$	1912. \$
Dutiable goods	172,081,248	220,550,405	277,986,855	329,166,514
Free goods.....	111,927,905	139,736,622	167,469,879	183,606,157
Total imports (mdse.).....	284,009,153	360,287,027	445,456,734	512,772,671
Coin and bullion.....	10,303,509	5,968,004	10,004,890	24,509,592
Total imports.....	294,312,662	366,255,031	455,461,624	537,282,263
Duty collected.....	47,380,603	59,430,097	71,930,322	85,049,865
<i>Exports.</i>				
Canadian produce—				
The mine.....	37,048,584	39,098,371	43,353,604	40,346,613
The fisheries.....	13,704,367	15,578,917	15,845,255	16,301,170
The forest.....	39,018,687	47,080,822	45,959,530	41,339,637
Animal produce.....	51,876,561	53,429,547	52,212,192	48,994,520
Agricultural products.....	71,564,371	89,084,732	83,114,681	103,129,619
Manufactures.....	28,884,200	31,012,299	35,382,821	35,386,441
Miscellaneous.....	52,327	124,548	283,491	109,342
Totals, Canadian produce.....	242,149,097	275,410,236	276,151,574	285,607,342
Foreign produce.....	17,073,106	19,567,627	15,541,629	17,413,184
Total exports (mdse.).....	259,222,203	294,977,863	291,693,203	303,020,526
Coin and bullion.....	1,554,126	2,516,364	6,785,733	7,069,949
Total exports.....	260,776,329	297,494,227	298,478,936	310,090,475
Aggregate trade.....	555,088,991	663,749,258	753,940,560	847,372,738
<i>Imports by Countries.</i>				
United Kingdom {Dutiable.....	51,991,824	69,432,256	84,426,440	88,415,037
{Free.....	18,106,776	23,288,247	25,527,540	26,988,990
Australia.....	432,970	474,448	512,847	444,526
British Africa.....	401,934	1,938,957	692,398	407,886
" East Indies.....	2,872,605	3,516,293	4,569,210	4,723,532
" Guiana.....	1,980,896	3,048,685	3,694,921	5,748,826
" West Indies, including Bermuda.....	6,859,117	6,731,798	6,516,575	5,497,887
Newfoundland.....	1,705,776	1,400,770	1,812,826	1,837,115
New Zealand.....	157,536	799,508	887,578	1,145,558
Other British.....	751,515	409,676	952,888	946,154
United States {Dutiable.....	89,183,287	114,500,733	149,039,435	191,915,229
{Free.....	89,363,030	102,348,729	129,904,380	156,563,033
Belgium.....	1,689,235	3,178,918	3,705,966	3,735,443
France.....	8,058,374	9,968,710	11,639,115	11,728,542
Germany.....	6,036,348	7,858,469	9,615,743	11,068,760
Other foreign.....	14,721,439	18,298,834	21,963,762	26,115,745
Total imports.....	294,312,662	366,255,031	455,461,624	537,282,263
<i>Exports by Countries.</i>				
United Kingdom {Canadian produce.....	127,303,877	138,086,754	132,376,520	145,268,630
{Foreign produce.....	7,349,694	10,199,041	4,806,710	4,578,980
Australia.....	2,812,007	3,470,511	3,856,448	3,918,125
British Africa.....	1,699,885	2,423,584	2,164,507	2,597,142
" East Indies.....	327,179	51,152	125,340	298,772
" Guiana.....	508,796	573,796	639,489	554,997
" West Indies including Bermuda.....	2,793,827	3,421,209	4,667,528	4,381,148
Newfoundland.....	3,606,719	3,832,158	4,040,825	4,276,424
New Zealand.....	991,385	875,338	976,697	1,291,520
Other British.....	957,538	689,562	691,594	813,131
United States {Canadian produce.....	84,220,907	101,959,145	105,747,370	99,795,163
{Foreign produce.....	6,993,623	8,883,739	14,704,664	17,945,892
Belgium.....	4,014,455	2,985,722	2,639,540	3,577,781
France.....	3,136,288	2,477,110	2,892,404	2,191,090
Germany.....	1,540,169	2,493,972	2,704,514	3,762,975
Other foreign.....	12,519,980	15,071,434	15,444,786	14,928,705
Total exports.....	260,776,329	297,494,227	298,478,936	310,090,475

The Work of the Merger Has Been Mighty

Years of Great Industrial Progress in Canada Show the Small Manufacturer and the Working Man at a Disadvantage

The following figures from the Canadian census returns show the tendency to concentration and monopoly:

	1891	1906
Flour mills.....	3,550	832
Slaughtering and meat pack- ing houses.....	528	68
Drug factories.....	135	33
Fish preserving factories.....	5,017	495
Carriage and wagon factories	3,336	308
Agricultural implements.....	221	88
Woollen goods.....	377	129
Furniture factories.....	1,286	181
Carpet factories.....	557	5

The years from 1889 to 1906 were supposed to be years of great industrial progress in Canada. But so far as the census figures are a guide they were not years of progress for the small manufacturer or the workingmen.

Improved machinery, no doubt, increased production in many lines, but it

was worthy of note that while the population was increasing the number of employers in many important industries would appear to have been reduced. At any rate the census returns contain the following information:

	1891 No.	1906 No.
Factories		
Boots and shoes.....	18,041	12,035
Carriages and wagons	9,056	4,751
Tanneries.....	4,289	3,274
Woollen goods.....	7,156	4,252
Rubber goods.....	1,388	612

Now during this period the capital supposed to be invested in manufacturing industries nearly doubled. Here are the official figures which are no doubt measurably correct:

	1891	1906
Capital.....	\$446,916,487	\$846,585,023

Ideas that Help Success

Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

If "Busy Man's Canada" is at hand it is consulted, and not only is the stock of knowledge increased, but additional information is gained, and ideas are suggested that will directly contribute to success.

The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

The Story of Our Railways and Canals

DURING the last year the sum of forty million dollars was spent under the direction of the Railways and Canals Department.

The main items of capital expenditure included \$23,488,208 on the National Transcontinental, \$184,149 on the Hudson Bay Railway, and \$227,563 for the Quebec Bridge.

The total Government expenditure on railways in Canada now amounts to the enormous total of \$475,489,401, while on canals the total expenditure has been \$130,200,470, making a grand total expenditure of \$606,000,000.

On the other side of the account there has been a total revenue from Government railways of \$157,406,587, and from the canals of \$14,377,392.

The main figures with regard to the operation of Government railways last year show gross earnings of \$10,249,394, with a net profit of \$211,515. The Inter-colonial Railway working expenses were \$9,595,976, with earnings of \$9,863,783, a profit of \$267,806.

The deficit on the Prince Edward Island Railway was \$86,684, and on the Windsor branch \$30,693.

The local traffic through the canals of the Dominion during the season of 1910 amounted to nearly forty-three million tons, an increase of nine and a quarter million tons. It is significant that of a total increase of through freight in the Welland Canal amounting to about three hundred thousand tons, Canadian vessels carried over five-sixths of this increase.

The Merchants' Bank of Canada

Established in 1864

Capital Paid Up	-	\$6,000,000
Reserve Fund	-	\$4,602,157

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS

Sir H. Montagu Allan, President; Jonathan Hodgson, Esq., Vice-President; T. Long, Esq.; C. F. Smith, Esq.; H. A. Allan, Esq.; C. M. Hays, Esq.; Alex. Barnet, Esq.; F. Orr Lewis, Esq.; K. W. Blackwell, Esq.; E. F. Hebden, Gen. Man. T. E. Merrett, Supt. of Branches and Chief Inspector

The Bank has 155 Branches and Agencies in Canada (67 of them in the Western Provinces), extending from the Atlantic to the Pacific, affording exceptional collecting and exchange facilities

A GENERAL BANKING BUSINESS TRANSACTED

Commercial Letters of Credit issued, available in Europe, China, Japan and other countries; also, Travellers' Letters of Credit and Cheques available in all parts of the world

SAVINGS BANK DEPARTMENT

Interest at 3 per cent. per Annum allowed on Savings Bank Deposits of \$1.00 and upwards

NEW YORK AGENCY—63 and 65 Wall St. TORONTO BRANCH—A. B. Patterson, Mgr.
BANKERS IN GREAT BRITAIN—The London Joint Stock Bank, Limited

The Dominion Revenue

THE Dominion revenues in the fiscal year which ended March 31 aggregated \$132,745,386.07, an increase of nearly eighteen millions over last year's total of \$114,666,225.

The revenue was made up as follows: Customs, \$25,807,137; excise, \$19,035,563; post office, \$9,854,905; public works, including railways and canals, \$11,524,768; miscellaneous, \$6,520,511.

Expenditure during the year on consolidated account was \$83,560,593, against \$75,590,196 the year previous. Capital outlays for the twelve months totalled \$28,909,985; compared with \$30,447,470 in fiscal year 1911.

Of this amount all but \$765,816 was paid on railway subsidies and expended for public works, including railways and canals. Total net debt up to February 29 is \$322,788,994.

Financial Advertising

AT a recent meeting of the Associated Advertising Clubs' convention at Boston, Mass., financial advertising was among the more important subjects under discussion.

Incidentally it came out that both the habits of bankers as advertisers and the policy of general advertising mediums had latterly undergone marked changes.

Reputable bankers are increasing their announcements, while disreputable publishers appear to be losing ground.

Formerly it was said that 90 per cent. of all so-called financial advertising "contained the element of fraud." Postmaster-General Hitchcock during his incumbency has estimated that the "American public loses annually \$100,000,000 through purchasing fake or near fake securities."

Increased Immigration

DURING the fiscal year ending March 31, 1912, 354,207 immigrants arrived in Canada. Of this number 220,527 arrived at ocean ports, and 133,710 from the United States.

These figures show an increase of 14 per cent. as compared with those for the fiscal year ending March 31, 1911, which were 189,633 at ocean ports, and 121,451 from the United States, making a total for the whole fiscal year of 311,084.

During the month of March this year there were 42,341 arrivals, 26,139 of them having been at ocean ports, and 16,252 from the United States, as against 39,692 for March last year. 25,147 were at ocean ports, and 14,545 from the United States. Immigration for the month of March this year shows a gain of 7 per cent. over that of the same month in 1911.

GAYNOR'S NEWSPAPER IDEAL

This is how Mayor Gaynor, of New York, who has been free in his criticism of the press, has written down his ideas of an ideal newspaper:

A newspaper should show that there is a gentleman in control of it.

A newspaper should be true—its motives fair.

If the facts are not known an editorial should not be written.

He would confine expressions of opinion to the editorial columns.

Headlines should be accurate and introductions stripped of verbiage.

It would be a good thing if all articles were signed.

The news columns should give all political news without regard to party.

Readers do not want all the testimony in divorce trials and sensational criminal cases.

A decent, well-bred official should not be cartooned as a ruffian and a loafer.

No influence from advertisers should control news or editorial columns.

Pulse of the Press

The Problem of the Man Below the Credit Line

A Thousand Insolvent Individuals Can Join Hands and Borrow, While a Single Man of Character Has No Borrowing Power

DURING the session just closed, the Ontario Government strengthened the law dealing with loan sharks. Their operations will be better regulated, but still they will go on, and will no doubt "find a way or make one," for the loan shark has been at the business for a thousand years and has thus far circumvented the lawmakers.

This is how the *Toronto Star* sums it up:

"There are many ways of evading usury laws; and the more risky the business becomes through legal prohibitions, the more interest the shark charges.

"The most effective way of dealing with this evil," says the *Star*, "is to beat the usurer at his own game; to establish loan societies which will lend money at moderate rates.

"The usurer thrives because there is need of his services. A man is sometimes in urgent need of money, but has no security that a bank or loan company would accept. He is forced into the hands of the sharks. The interest charged is so enormous that he cannot pay it and pay the principal as well. He becomes more and more deeply involved.

Money at Reasonable Rates

"Now all this would be cured if the person in need could borrow at a reasonable rate of interest, even a high rate, ten or twelve per cent. A loan association might be formed, composed of persons who might be either borrowers or lenders. Then, if the interest charged were higher than would be necessary to carry the enter-

prise, the surplus would come back to the members. But it ought not to be too high. It ought to be only enough to pay the cost of management and cover possible losses.

"Such an association could exercise judgment as to security. It could consider the whole position of the borrower—his assets, his character, his income—and advance as much as would be safe. The Legislature ought to encourage the formation of such associations.

Co-operation the Remedy

The *Toronto World* sees a remedy in co-operation, which, it says, does not strike root as it should in the Western world.

"The pioneers," says the *World*, "helped each other freely, bound together as they were by common hardship and peril; but their descendants have very largely acted on the motto: 'Every fellow for himself, and the devil catch the hindmost.'

"It is perhaps inevitable that a country rapidly filling up with immigrants from all parts of the world should develop the idea of individual effort and individual success to the exclusion of a communal spirit.

"The self-made man in vaunting his own success usually implies that his less fortunate fellows have lagged behind either because they were lazy or hopelessly stupid. He scouts the notion that he owes any duty to them or to the community.

"A heavy hardship upon many honest people in the large cities, and even to some extent in the rural districts, is to be found

in the fact that our credit system seems to be organized for the benefit of those least urgently in need of credit.

"Salaried people, some improvident, some unfortunate, are preyed upon by usurers. It would be interesting to know the number of people in Canada who are 'below the credit line,' that is, who could not borrow money from a financial institution.

"Co-operative societies," says the *World*, "would be a great boon to them. It would enable them to utilize their powers more economically and to relieve themselves of much inconvenience. For it is a curious fact that a thousand insolvent individuals may form an association which will not only be solvent, but which may become rich."



The Tenant and His Vote

ONCE again there is talk of a bill being introduced in the Ontario Legislature to do away with property qualifications in municipal elections.

The proposal is not a new one, but as yet it has not secured much support in the Legislature. The men who have enough property to qualify on look down from a great height on those who have not. Men of property have a great respect for property.

When a city youth speculates in his first suburban lot, he undergoes a change, and never again views the land question from the same angle. When he reflects that he actually owns a portion of this earth—a portion which, while it may not have much

frontage, is so tremendously deep that it reaches half way through to China—he naturally looks on tenants, renters, leasers, and boarders as mere migrants compared with himself.

There is little use, therefore, in asking a Legislature composed of property-holders to abolish any advantage which property-holding gives; and there is little use asking house-owners to extend the franchise on money by-laws to householders—until tenants shove these questions to the front and refuse to vote for aldermen or legislators who decline to pledge themselves as advocates of these reforms.—*Toronto Star*.



A Pitiful Exposure of Canadian Politics

HERE is a pitiful exposure of Canadian politics. When taunted, as his predecessors frequently were, with the bigness of his budget, Mr. White, the Finance Minister, replied that in view of the fact that the Conservatives had been out of power for fifteen years, and that there were many constituencies that had been neglected, the expenditure was small.

Here is an accusation that the previous Government had spent money not on the ground that it was needed, but to reward

constituencies that supported that Government.

It is also a frank avowal of the same policy on the part of Mr. White's own Government.

It, of course, needed no avowal from a Minister to inform the country that the policy of the new Government was to use the country's resources lavishly to buy up constituencies and even provinces. We have even had expenditures admitted to

be unnecessary, such as the subsidizing of a prosperous railway belonging to a Conservative Government, frankly defended. To question any such grant is to make oneself the enemy of the province receiving the dole.

Sir James Whitney has, for no better reason, declared Sir Wilfrid Laurier to be an enemy of Ontario. But hitherto our statesmen have observed a modest reticence as to such unrighteousness.—*Montreal Witness* (Ind. Lib.).



British Columbia and Fake Promotions

THE action of the Canadian Manufacturers' Association in supporting litigation to invalidate the application of the Companies' Act of British Columbia to outside companies, is endorsed by the *Lumberman*, but is a piece of impertinence. The association would be better employed minding its own business.

The Companies Act of British Columbia is far in advance of the federal law, and better than the law of any other province. It has done much to reduce fake promotions, and to protect the investor. The Companies Act of British Columbia is practically a copy of the British Companies Act, which the *Wall Street Journal* describes as of high efficiency, giving the investor and consumer all the protection they cannot secure for themselves.

British Columbia will insist on running its own business, and the only reason the Manufacturers' Association can have for objection to the Act is that it renders some of the big mergers connected with it fearful that their registration under it may render them liable to prosecution for the breach of some of its provisions.

The law is designed for the protection of the public against such organizations, and shall stay there and be enforced if we know anything of public opinion. Eastern institutions like the Canadian Manufacturers' Association still seem to regard British Columbia as the milch cow which is to supply them with cream as well as the milk, and be kicked about at their sweet will.—*B.C. Mining and Engineering Record*.



Naval Protection and Trade

ONE of those earnest patriots who hopes to make profit out of the building of warships in Canada, in a speech recently delivered in one of the Eastern Provinces, declared that Canada must have a navy in order to protect her growing sea-borne commerce.

There is no greater illusion than is expressed in the belief that the security of trade and credit depends upon naval and military power.

That the possession of such power does not help either credit or trade has been made abundantly clear in the remarkable book written by Normal Angell.

Mr. Angell has shown that the bonds of Belgium, a state without a navy, are quoted several points higher than those of Germany; that the trade of Norway is greater per capita than that of Great Britain, although one British Dreadnought could blow the whole Norwegian

navy out of the water; and that, speaking generally, the people of small states like Holland, Switzerland and Denmark are more prosperous than are those of mighty empires like Germany, Austria and Russia. Armaments, under the conditions that prevail to-day, instead of being a protection to commerce, are a tax on commerce.—*Weekly Sun*.

Wasting Our Resources

Canada's fire loss last month was \$2,200,000. It will not much longer be cheaper to build fire-traps than permanent structures of steel and concrete. Between forest fires and fires in town the wood on this continent will be gone in another generation.—*Toronto Globe*.

The Medical Monopoly

The medical legislation passed by the Ontario House this session is not surprising, in view of the fact that there are eleven medical doctors in the Legislature, three of whom are in the Cabinet. The Vaccination Act alone should be considered "some useful service for the medical profession," as the *Canada Lancet* has said.—*Ottawa Citizen*.

Why Living is High

Manitoba flour is sold in Liverpool, England, for thirty cents a barrel less than it is sold in Manitoba itself. And yet there are people who ask why Canada is a dear country to which to live.—*Ottawa Free Press*.

Questions for Doctors

Why should not the Ontario Medical Council confine its efforts to disciplining all its own members who diagnose and prescribe incorrectly, as evidenced by the mortality statistics of the province? Doing this, would the Ontario Medical Council have time or the inclination to interfere with the individual's right to choose the method of healing which he prefers, as was proposed by the Jamieson bill aimed at the osteopaths.—*Ottawa Citizen*.

Living and Taxes

The steady increase in the cost of living will lead to the abolition of food taxes in Canada as surely as the Corn Laws led to duty-free foodstuffs in Britain.—*Toronto Globe*.

A DOLLAR FOR JOY

A dollar well spent is always a source of joy, but a dollar invested for the purposes of quickening business and of saving your time in hunting for information which you will need a thousand times in the course of a year, will be a dollar that will come back to you many-fold.

If you want to make more money,

If you want to save time,

If you want to avoid worry,

If you want to KNOW THINGS,

Get your name on BUSY MAN'S Subscription List.

Editorial Wit and Wisdom

Water, Coffee and Chlorine

☞ The *Star* seems to think water that needs filtration plus chlorination to purify it is the very thing for Toronto. If chlorinated water kills plants, as it does, what effect is a permanent supply of chlorinated water likely to have on men, women and children?—*Toronto Globe*.

The *Globe* says that chlorinated water cannot be good for people, because it is not good for plants. The same argument might be used against hot coffee or hot lemonade.—*Toronto Star*.

Abolish Life Senatorships

It is pleasant to see the Conservative Press taking an interest in Senate reform. Why not concentrate on an effort to abolish life senatorships? No one can justify the appointment of a man for life to the Upper House of Parliament in a democratic State.—*Toronto Globe*.

Value of a "Farm"

The members of the Legislature who think North Toronto should not have power to tax farm lands on their speculative value will please note that on Friday a "farm" of sixteen acres just outside the limits of the town was sold for \$2,200 per acre.—*Toronto Globe*.

An Eye-Opener

The building permits taken out here in March amounted to more than \$1,000,000, which is conclusive evidence that the city's development this year will be another Calgary eye-opener.—*Calgary News-Telegram*.

Self-Inflicted Damage

Joe Martin, M.P., wishes Rudyard Kipling prosecuted for the seditious tone of his poem on Ulster. Rudyard's self-inflicted damage on his own reputation is punishment enough.—*London Advertiser*.

Will Be Great Quiet

With the Dominion Parliament adjourned, the British Columbia elections over, and Henri Bourassa in Europe, the political skies will be as cloudless as an Arctic night."—*Vancouver Province*.

Too Serious

Just as we expected, Eastern newspapers are taking the irresponsible talk of Western secession as seriously as if it were deliberate action of our legislatures.—*Lethbridge News*.

A Straight Question

Dr. Frederick A. Cook described himself to the Ottawa public as "either a great discoverer or a great humbug." Does he really want to have our opinion?—*Ottawa Journal*.

Worked Fine

Dr. Nesbitt has spent his time in Chicago working on an invention for shocking wheat. The Travers device for shocking farmers worked fine.—*Toronto Star*.

Accounting for the Water

The city engineer is puzzled by the disappearance of eight million gallons of water a day. Perhaps the milkmen could help clear up the mystery.—*Ottawa Journal*.

When Richard McBride has such a cinch in British Columbia, wouldn't he be foolish to bump into all this trouble at Ottawa?—*Ottawa Free Press*.

The close season for Liberals has been extended in British Columbia another five years.—*Calgary News-Telegram*.

The tax reformers insist that Sir James shall "quit kickin' their dawg around."—*Toronto Globe*.



Points of View



What People are Saying about Matters of Interest

The West and Its Crops

DISCUSSING the failure of the Western railways to move the crops, Mr. J. E. Walsh, transportation manager of the Canadian Manufacturers' Association, who had just returned from a trip through the Western Provinces, said:

"The present situation has arisen because the farmers have practically been depending wholly on somebody else to market their crops.

"It makes no difference how many lines of rails there are, a lot of conditions will have to be changed if congestion is to be prevented. There must be storage facilities at the initial point of production. I think the grain-growers are beginning to realize that they have got to help themselves out, as all through the West I noticed the big cylindrical zinc tanks that they are installing to hold the grain until it can be marketed."



British Columbia's Chances

Saskatchewan is the third province on the final returns by a majority of 94. The revised census figures are 492,432 for Saskatchewan and 492,338 for Nova Scotia. On the long pull, however, British Columbia is likely to become more populous than the Prairie Provinces because of its great variety of natural resources.—*Toronto Globe*.



Praise for Laurier's Navy

"The Empire is not a question of controversy; it is not an Imperial question, it is not a national question; it is a question of common decency," said Mr. J. S.

Willison, editor of the *Toronto News*, in a speech at Toronto. "It resolves itself into this: whether or not we shall take upon ourselves the responsibility that is legitimately ours, or shall continue to allow it to rest on shoulders that are less able to bear the burden.

"I charge you to hold in some respect and honor the French-Canadian Liberal who fought the pioneer battle for a Canadian contribution to the Imperial navy. I am not one of those who severely criticized the Laurier policy. At least it was a first step, and first steps are hard to take."



A Gentle Hint for Canada

Mr. Frank B. Vrooman, editor of the *British Columbia Magazine*, recently gave an address before the Royal Colonial Institute in London. In commenting on the speech *Truth* says:

"Before British Columbians come to London beating the imperial drum they ought to insist on the Dominion Government's keeping a naval base on the Pacific coast ready for immediate use by the British fleet."



Bad for Industries

"I think the opportunities in this great Canadian West are perfectly magnificent. While I couldn't tear myself away from my home in the old country, yet if I had to make my home again, and could choose my own place of residence, I would live in Canada.

"All through my trip in the West I particularly noticed the tremendous interest in land, but I greatly fear that this

interest is rather starving the other industries.

"What will happen if money from England ceases to flow into Canada? Mind you, I don't say it will stop altogether, but I hardly think it will continue to flow here in the quantity it has in the past. If it were not for the recent coal strike, the present would be the greatest industrial period in the world's history."

Sir William Whyte and the West

In a recent conversation with the *Monetary Times*, Sir William again emphasized the necessity of mixed farming in Western Canada. The man who plowed hundreds of acres with power and, in fact, did everything by means of power, and then left the land till the next crop was due, was an exponent of landlordism, said Sir William. For months, not a living soul would be seen on this land. That was being done by a large number of farmers. They were all intent on making money rapidly and growing nothing but wheat. That was not the proper way to settle such a great agricultural country as Canada.

As She is Spoke in Canada

Dr. Charles E. Moyse, Dean of the Arts Faculty of McGill, recently addressed the Montreal Women's Club on "English as She is Spoken." He taught Montreal's society ladies how to pronounce a number of difficult words properly, and it is now expected that such expressions as "them sangwitches is ham" will no longer be heard among Montreal's best people.

"Toronto is a beautiful word," said the Dean, "though it is frequently called 'Tronto'; it is even called 'Tronteh.' This will next become 'Troneh,' and before long the Queen City will be known as 'Tron'."

Believes in the West

"Americans are just beginning to wake up to the wonderful opportunities for profitable investment in Canada," said A. W. Browne, of Chicago, on his return trip to Chicago from a tour of Western Canada. "A man has fifty chances here to one in other parts of the continent. This year will see a greater number of Americans come to Canada than ever before. It is not always the old men that come from the United States to Canada, it is generally the young men. Their fathers buy them farms, or start them in business out here, and they do well. If I possessed all of Rockefeller's dollars, I would invest every cent in Western Canada." Mr. Browne is business manager of the British-American and Canadian-American publications, and tells of many Americans who are making money in the West.

How Many Workers are in Earnest?

A CORRESPONDENT, referring to the point quoted from a prominent employer, to the effect that "not over five per cent. of the employees of the average concern are in earnest—that is, are really trying to do their best," writes:

"We must consider both sides of the question. If it is true that only five per cent. are in earnest, it seems to my mind a severe arraignment of employers themselves. Interest cannot be one-sided. It must be mutual. Employers can develop more interest among employees by the simple process of manifesting more interest in their own part. Many employers do not know their employees at all, and do not make much effort to know them. They know the heads of departments, and sometimes the assistants, but the rest of the force they don't know even by sight. Furthermore, there is seldom anything like a promotion

system whereby honest attention to business gets proper recognition and reward. Vacancies are frequently filled with new employees when the older ones are well able to do the work. Let employers show some definite interest in employees, and you will see the employees' interest in the business increasing."

The Cost of Living

Canadian cities have increased their population 63.83 per cent. in ten years, while the rural population has increased only 16.48. That is not a proper division of the population, as the increased cost of living shows.—*Hamilton Times*.

Subsidies and Regulation

That looks like a sound proposition—the idea ventilated in Parliament, and accepted by Mr. Borden, that if the Ontario Government railway is to get a Dominion bonus, it should be subject to

Dominion law and the Dominion Railway Commission.

He who helps pay the piper should help call the tune. If the Dominion treasury is to give \$6,400 a mile to the Ontario treasury on the Temiskaming road, the Dominion will not be paying the whole piper, but will be doing enough to give good reason for the request that the Temiskaming road should be under the same Dominion jurisdiction as other roads which get Dominion subsidies. Anyway, uniform railway regulation in Canada is a desirable thing.—*Alberta Journal* (Ind.).

The Scum of Politics

"I have been sitting in the scum of provincial politics for fifteen years and I am going to Europe to cleanse my mind and rejuvenate myself. After that I must give some of my helpers on Le Devoir a holiday. Then I will probably make a tour through the West. I don't want to think of politics for at least two years."—*Henri Bourassa*.

HOW DO YOU MAKE YOUR LIVING?

This is not impertinence—merely by way of leading up to a point.

The point is that a large number of very intelligent, active and enterprising people make their living by selling magazine subscriptions.

Some people are doing a great deal better than making a living in this line of work—making money, in fact. Still others could greatly improve their circumstances if they would give up their present employment and take up subscription work. A card will bring you full particulars.

BUSY MAN'S CANADA

79 Adelaide Street West

- -

Toronto

Transportation

A Canadian-Northern Innovation

WE live in the Gasoline Age, and the Canadian Northern Railway, always with an eye open for big things, and new things, has just introduced into Canada a brand new proposition in railway equipment.

It is a gas-electric car, which supplies its own power and looks like the illustration, which doesn't do it justice.

This independent youngster is 57 feet long and 10 feet 5 inches wide. It weighs 40 tons and has a seating capacity of 78.

The power is supplied by a gasoline engine of eight cylinders, connected with an electric generator, which is in turn connected with two electric motors of a hundred horse-power each, having a voltage of 600.

The motors are attached to the front truck, and besides supplying power, they manufacture electric light and keep the air compressor pumped up for the brakes.

On the trial trip from Toronto to Trenton this car passed the steel ribbands under it at better than 35 miles an hour, including stops. It is capable of exceeding a mile a minute.

The advantage of this latest in motor cars lies in economy of operation on short lines. The total operating cost is about eight cents a mile, based on a run of thirty miles, including grades and stops at intervals of five miles.

The engineers estimate that on lines up to twenty-five miles the operating cost of ordinary electric cars is slightly lower than that of the gas-electric. As the distance increases the gas-electric car becomes cheaper, the figures for one hundred miles of road being sixteen cents and seventeen cents, in favor of the gas-electric car.

These figures take into account the overhead charge for trolley wires, the central station equipment, and the power trans-

mission system for the ordinary electric railway. For the gas-electric service the figures include the cost of the heavier roadbed required.

The gasoline used on the trial trip figured out at less than five cents a mile.

There are several such cars running in the United States; but this is the first in



C.N.R. GAS-ELECTRIC CAR

Canada. It was built at Schenectady, N.Y., and the Canadian Northern intend to run it between Quebec and Lake St. Joseph for tourist traffic.

Though this is the first in Canada, there will soon be others—for the auto car comes always to stay. Out on the boundless prairie, where coal is dear and hard to get at, the gasoline car will be a boon and a blessing. It will increase traffic by more frequent runs, and will make prairie life more attractive by bringing communities together.

Great is gasoline! Great is the C.N.R!



If you can earn your own living and also produce a surplus, adding to the wealth and happiness of the world, you are fit to be called an educated person.—Charles W. Eliot.

Ontario's Road Reduces Rates

MATERIAL reductions are made in the freight rates on the Temiskaming and Northern Ontario Railway in a schedule which will take effect on May 20. The rates are equalized over the system so as to conform with the standard mileage tariff for Eastern Canada, and both for local traffic and through shipments charges are considerably lower.

The chief reductions are to be found in charges on the points north of Cobalt. For instance, from Cobalt to Porcupine the rate has been a class rate to Iroquois Falls, plus an arbitrary rate on the Porcupine branch. For first-class freight the charge amounted to 58 cents per hundred pounds. Under the new schedule it will be 34 cents, a reduction of 24 cents.

The second and third-class rates show a reduction of 19 and 17 cents respectively,

and the other classes are graded down proportionately, the tenth-class showing a reduction of 7 cents. The old rate between North Bay and Cobalt was 36 cents for first-class freight. It will be 33 cents. In the standard mileage tariff the reductions do not show until the distance of shipment is over 25 miles, and they vary from 2 to 14 cents at 250 miles on the through rates, compared with the old through rate.

From Toronto to Porcupine, for instance, the rate on first-class freight is reduced from \$1.02 to 76 cents, a difference of 26 cents, which grades down on the other classes to an 11-cent reduction on tenth-class. From Toronto to Cobalt the first-class rate is reduced from 68 to 66 cents, and from Toronto to Cochrane from 90 to 76 cents.



Reduction in Western Freight Rates

IN accordance with an order from the Railway Commission, the railways operating in Western Canada put into effect on April 18 a new tariff. This tariff applies from Fort William and Port Arthur to all points west of Winnipeg, and is made up on the same basis as the present rate to Winnipeg. It means that all cities will be on the same basis and Winnipeg will not be favored, as has been asserted by other towns and cities, which declared the railways were discriminating against them.

History of the Case

It started with an agitation from the Regina Board of Trade, which said Regina was being discriminated against.

The Railway Commission held a number of sittings at different points throughout the West, and decided that the rail-

ways must make up a new tariff, putting all cities on the same basis.

This order was appealed from by the railways, and it was carried to the Supreme Court for decision in November, 1911. The court upheld the Railway Commission. In February the Railway Commission held another sitting and issued an order that the new tariff should be prepared and issued by April 1. This is the tariff which is now going into effect.

The biggest reduction is shown in Class 1, which calls for heavy bulk goods, such as asphalt in bags. On this class the rate has been reduced from six cents at Portage to 22 cents at Edmonton, with a corresponding reduction at intermediate points.

On Class 5 and Class 6, which includes groceries, the reduction runs at about 5 cents. All rates are based on 100 pounds.

The Motor

The Utility of the Motor Car

"FIVE or six years ago, when the industry was beginning to expand, the automobile was bought solely for pleasure," says John N. Willys. "The industry had not reached the stage when it could seriously consider the utility side of the motor car. The horseless carriage was practically new at that time, and had not reached the highly perfected state of to-day. Neither had manufacturing facilities acquired the system for producing in great quantities which is now a prominent factor. When the buying public had gained confidence in the motor car and learned that it would do all that was expected of it, then there was born a new field for development. The utility vehicle is not coming—it has arrived.

"A utility motor car is not always the so-called commercial vehicle, nor the familiar motor-truck. Any automobile,

whether it is fitted with a touring body, a demi-tonneau, coupé or roadster body, so long as its owner uses it for business in any manner, is a utility vehicle and represents an economic saving.

"If the banker uses his car to quickly carry him to his office or any other place of business, then that car is making money for him. It is saving his time, and time is money. This not only applies to the banker, but to merchant, doctor, farmer, real estate dealer, or to any owner who uses his car in any way that is not strictly for pleasure.

"It is this phase of the industry that has made it leap with unprecedented rapidity; that has caused all manufacturing records to be smashed and created an industry that its like had never been seen in the industrial world, and which will never be equalled again."



The Place of the Motor in Modern Life

THE *Motor Magazine* came to us in April with an altered appearance and in a brand new swell "dress." It recently changed hands, and is now being published by H. Gagnier, Limited, of Toronto, publishers of *Saturday Night*, which is a guarantee of good things in store for its readers.

The editor, in speaking of the need of motor literature, and the future of automobiling in Canada, shows how the demand for the motor existed long before the arrival of the perfected machine, and the part the motor is playing in linking up scattered communities:

"The self-propelled vehicle, be it pleasure car or traction truck, was primarily the result of the need which modern civilization had created in this direction. It came at a time when the growth of cities and the development of country life seemed to demand some such revolutionary method of transportation before either could advance much further. The best proof of this is found in the tremendous strides which the industry has made since its birth a very few years ago.

"Swiftly and surely, it has become among the most important industries of

every great producing country. Perhaps even more revolutionary than was the steam engine at its inception, it is linking together scattered centres of population as was impossible twenty short years ago. Throughout the length and breadth of the land it brings into being roads such as are the pride of the older countries of Europe, where they are the result of thousands of years of civilization.

"All this has been set afoot within two short decades, and the limits of further development are far beyond the ken of the present generation.

"It is, perhaps, along the line of commercial vehicles that the most rapid advance will be seen during the next year or two. The development of the motor truck and the light delivery wagon in the United States and Europe points the way to still greater things, and this country will reap to the full the advantages to be gained from observation of the difficulties overcome and triumphs achieved by the commercial motor vehicle in these countries."

The writer points out that Canadian enterprise may also be depended upon to achieve its full share in this great work. He is of the opinion that the time is fast coming when Toronto will be the Detroit of Canada as far as the automobile industry is concerned.

"The most pressing need of the motorist at the moment is good roads. The Ontario Motor League and many clubs throughout the country are doing noble work in this connection. Motoring, on land and water and in the air, has come to be one of our chief sports, as it well deserves to be. To keep that sport clean and to encourage its growth will be a patriotic duty. The health and pleasure of the nation stand to gain immeasurably from the more general application of this new factor which the past few years have brought into our life."



A Hint to Europeans

Complaints have been brought to the attention of the Saskatoon Board of Trade of the treatment meted out by American immigration officials to immigrants coming to the Canadian West, one case being instanced of a Glasgow lawyer who had to undergo a medical inspection and pay a head tax of four dollars at Port Huron despite the fact that he had a through ticket. The Board is notifying European agents to advise immigrants to travel West by all-Canadian railways.



The art of a nation has its root in the national character.—H. Taine.

Why Western Towns Grow

From the Orillia News-Letter

Q What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.

Boosting up Business

The Man Who Doesn't Advertise

By Orville Allen

TO begin with, I'll admit that that man does not live in this progressive day—that is the man who doesn't advertise himself—or his business—at least by his own personality.

But this is directed to the business man who does not advertise his business as it should be advertised by present day advertising.

You'll run across a man in business almost every day who tells you that he does not advertise—that it is too expensive—doesn't pay. But that man is fooling himself. He does advertise in a personal way and he is paying a price for the advertising that he is not getting.

He's paying for advertising. He may think he is not and may think that his business does not need to be advertised. There isn't any question about his business needing advertising—all business does—and if it needs advertising and does not get it, he is paying for the advertising, and a greater price than so much per agate line.

He is paying in time that he loses in turning his stock, in marketing his product, or selling his services—in the opportunities of business that are getting by—because he fails to tell his business story in a convincing way.

Time was—and not many years ago—when many businesses were run without telephones. But the man who runs a business to-day has his telephones and considers them a profitable investment—or pays for them in the business that is lost.

Advertising has been developed to keep pace with present day business methods—with present day distribution.

Before the advent of the steamship, the railroad, the trolley and the automobile, to annihilate time and distance, almost everybody knew the man in business—that is, all of those who were his possible customers—who did not advertise.

But with the advent of all modern, necessary conveniences—including advertising—making it as easy to trade one place as another, to get any one of many different products in the same line, to secure the services of one man the same as another—distance making no particular difference—the world made a long step forward.

And advertising has come to be the principal factor in this new state of business—as the compelling factor of business.

The man who advertises helps his business in two ways: He is taking advantage of the possibilities of more business and he is living up to the possibilities of better business.

Always and forever he is going forward—he is setting a new pace each day, week, month and year, and using every ounce of his ability to live up to it.

Advertising makes him see his business problems with a clearer vision and he goes at them with a greater energy and enthusiasm.

And after his day's work he goes to the quiet of his home, or for an evening of entertainment, without the worry of where business is coming from for the next week, or month, or year. Advertising gives him faith and confidence in himself and his business, because it gives the public faith and confidence in him and his business.

—*Business Philosopher.*

Real Estate and Investments

Profits in Real Estate

PROFITS are still being made in real estate, both inside and outside the city limits; and we have been repeatedly asked by first one and then another as to whether they should accept present good offers or hold on for higher prices; and in every instance our advice has been not to trifle with Providence by turning down a good thing when it is offered, as Providence has frowns as well as smiles. Don't be greedy; but leave something for the man from whom you receive your gains. We have heard of properties on St. Catherine street, for which the owners were offered ten times more than could have been realized a few years ago, that

were refused and most extravagant prices asked—far beyond what could be paid for business purposes. A real estate dealer stated a few days since, that properties adjacent to St. Catherine street were being sought for and bought to much better advantage than on the main uptown business artery. Another thing that should be taken into consideration is that the big prices asked for property on St. Catherine street along with the exorbitant rents demanded is driving good firms on to other streets; and besides there is no telling how soon the present boom may experience a temporary check. —*Trade Bulletin*, Montreal.



Eastern Building Declines, Western Advances

BUILDING permits for March showed a decline of 14.5 per cent. for fifteen Eastern cities, and a 29.9 per cent. increase for seventeen Western, as compared with March, 1911. The increase from the West, says the *Financial Post*, offsets the decrease of the East, the total showing a 11.7 per cent. advance over March of last year.

Although the actual increase is much smaller than that shown in February, the total—\$11,585,295—which includes the returns from the thirty-two below-mentioned cities, and those reported from seven additional cities whose last year's figures are not available—is much in advance of any month this year.

The prediction by a Fort William newspaper, that that city would hold the premier position with regard to percentage increase over all Canadian cities has proven

true, the increase being 18.06 per cent.

Guelph's increase of 359 per cent. heralds the largest building year in its career, the month's figures including permits for several new factories.

Winnipeg has the largest actual month's increase, and also the largest amount for the month, moving Toronto, which usually holds first position, into second place.

A large number of decreases are shown in the East, especially in Toronto and Montreal; and Vancouver in the Western division has declined \$713,508.

In the East the decreases may be explained by the unfavorable weather conditions, but the decrease shown by Moose Jaw, Regina, etc., would seem to indicate that in these cities building activity is striking a more normal balance, as the weather conditions there, on the whole, have been favorable.

BUILDING PERMITS FOR MARCH

City.	1912	1911	Increase or Decrease.	P.C.
Montreal, Que.....	\$ 691,449	\$1,101,897	\$410,448*	37.2
Westmount, Que.....	98,650	8,000	90,650	1133.1
Guelph, Ont.....	101,000	22,000	79,000	359.1
Brantford, Ont.....	115,085	43,445	71,640	164.9
Ottawa, Ont.....	219,250	134,475	84,775	63.0
Maisonneuve, Que.....	151,000	102,000	49,000	48.0
Galt, Ont.....	58,800	43,639	15,161	34.7
Hamilton, Ont.....	438,300	350,250	88,050	25.1
London, Ont.....	76,230	65,638	10,601	16.2
Toronto, Ont.....	1,557,750	2,210,770	653,020*	29.5
Kingston, Ont.....	15,125	19,142	4,017*	21.0
Chatham, Ont.....	5,700	5,000	700	14.0
Peterboro, Ont.....	5,735	6,605	870*	13.2
Windsor, Ont.....	39,800	60,250	20,450*	33.9
Sydney, N.S.....	6,475	12,440	5,965*	47.1
Victoria, B.C.....	861,770	279,945	581,825	207.8
Edmonton, Alta.....	901,222	276,825	624,397	225.6
Regina, Sask.....	339,850	545,025	205,175*	37.6
Fort William, Ont.....	491,300	25,775	465,525	1806.1
Port Arthur, Ont.....	36,500	7,950	28,550	359.1
Winnipeg, Man.....	1,779,750	1,070,550	709,200	66.2
Brandon, Man.....	73,920	78,306	4,386*	5.6
Moose Jaw, Sask.....	30,000	105,105	75,105*	71.5
Lethbridge, Alta.....	176,215	99,400	76,815	77.3
Nelson, B.C.....	68,760	18,090	50,670	280.1
Vancouver, B.C.....	1,434,290	2,147,798	713,508*	33.2
North Vancouver, B.C.....	72,934	104,000	31,066*	29.9
Vernon, B.C.....	33,750	29,542	4,208	14.2
New Westminster, B.C.....	137,810	116,225	21,585	18.6
Medicine Hat, Alta.....	104,150	41,450	62,700	151.3
Saskatoon, Sask.....	197,235	64,317	132,918	206.7
Calgary, Alta.....	1,086,201	1,012,260	73,941	7.3
Total 15 Eastern.....	\$3,580,358	\$4,185,551	\$ 605,193*	14.5
Total 17 Western.....	7,825,657	6,022,563	1,803,094	29.9
Total East and West.....	\$11,406,015	\$10,208,114	\$1,197,901	11.7
St. Catharines, Ont.....	34,800			
Owen Sound, Ont.....	3,290			
Red Deer, Alta.....	44,940			
Macleod, Alta.....	17,500			
Melville, Sask.....	35,000			
North Battleford, Sask.....	16,650			
Prince Albert, Sask.....	27,100			

TABLE OF RANK

Amount of Building 1st Quarter 1912	Amount of Building 1st Quarter 1911	Actual Increase 1912 over 1911	Percentage of Increase 1912 over 1911
1 Toronto	Vancouver	Victoria	Fort William
2 Vancouver	Toronto	Winnipeg	Port Arthur
3 Winnipeg	Montreal	Fort William	Guelph
4 Victoria	Winnipeg	Edmonton	Victoria
5 Calgary	Calgary	Calgary	Westmount
6 Montreal	Regina	Port Arthur	Medicine Hat
7 Edmonton	Victoria	Hamilton	Saskatoon
8 Fort William	Hamilton	Saskatoon	Nelson
9 Hamilton	Edmonton	Ottawa	Edmonton
10 Regina	Maisonneuve	Medicine Hat	Brantford

Two Years' Profits of a Real Estate Speculator

HERE is an interesting table compiled by *Canada* from a Winnipeg real estate agent's books. It represents the net profits made for one British client during the course of the past two years. All these purchases were of property close in to Winnipeg:

Purchase No.	Purchase Price.	Net selling price after deducting agent's commiss'n
	\$	\$
1	568.26	2,514.15
2	220.50	971.25
3	630.00	5,550.00
4	1,401.20	3,291.55
5	175.14	410.45
6	175.14	411.50
7	175.14	462.90
8	175.14	462.90
9	360.36	1,111.13
10	495.00	610.50
11	180.18	555.60
12	235.95	305.25
13	175.14	462.90
14	175.14	411.43
15	360.36	1,111.13
16	582.12	2,033.15
17	235.95	305.25
18	366.00	846.38
19	366.00	846.38
20	360.36	1,111.13
21	180.18	555.60
22	180.18	555.60
23	180.18	555.60
24	186.50	575.00
25	175.14	642.85
26	360.36	1,111.10
	\$8,675.00	\$27,780.68

Here is a case where, within two years, prices increased 237 per cent. in actual trading. The foregoing represent purchases made in a district where special developments were taking place. When these are likely to occur is difficult to forecast. To take advantage of them requires that the local agent have power to act promptly either in the matter of purchase or sale. Each year has its quota of these developments, and the present one promises to have more than its share.

When the general increase in property values is approximately 10 per cent. and actual sales within the same period show

increases of from 50 to 100 per cent. the explanation is that in very large districts of any urban community property values are stagnant, or are moving up slowly. At any time, where business requirements and general developments crowd a city, special movements are likely to crop up at any moment and in any district. The general trend is upwards; but the investor not familiar with the locality in which his money is placed, needs guidance with respect to those spots not likely to progress in value.

Profits equally as good are being made in the same way in many others of our growing towns and cities, not only in the West, but in Eastern Canada as well.



Building Situation and Outlook

IN its size-up of Western conditions in the building trade, the *Retail Lumberman*, of Winnipeg, for April, had this to say:

The building season opened out early and well, thus stimulating operations and inquiry for lumber and building supplies.

Latest advices from all sections predict a record year, and these prosperous indications are not confined to any particular section, but appear to be general throughout the whole West.

Cement prices are still high and brick promises to keep up. Lumber is at a price that may not last very long. It certainly could not be cheaper. Retailers who will benefit by the spring rush for material will stock heavily if the crop indications appear promising.



We are not sent into this world to do anything into which we cannot put our hearts.

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

==== (Alphabetically Arranged) =====

C This month's reports from correspondents of **THE BUSY MAN** reflect a condition of almost unparalleled development all over the Dominion. Never has a Spring opened more auspiciously for Canada. From Macleod, Weyburn, Winnipeg, Vancouver, and far-away St. John, N.B., we are told the same story—Progress and Development everywhere. There is more work than workers, particularly in the West, at good wages. Farm lands and city property are both advancing in value, and the investor is reaping the reward of his foresight plentifully.

Berlin, Ont.

Berlin is in the heart of the western peninsula of Ontario, on the Grand Trunk Railway. Also C.P.R. connections by electric street railway, six miles of which are within the corporation limits, and electric railway to Galt, Hespeler, Preston, Brantford, Hamilton, etc. There are five public and one separate schools, collegiate institute, colleges and business colleges; town hall, Carnegie library, county buildings, theatre and three amusement halls; Bell phones, G.N.W. and C.P.R. telegraph, Canadian and Dominion express.

The new City Council started business for 1912 with about \$10,000 in the treasury, \$9,000 of which will be applied toward keeping down the tax rate for this year. \$7,100 will be paid by the Light Commission out of the profits of the light and power plant for 1911 to the town treasury. This is equivalent to one mill of assessment.

During 1911 the Berlin & Waterloo Street Railway carried 794,814 passengers, an increase of 87,122 over the previous year.

At a recent Board of Trade meeting, Mr. S. Nordheimer, of Toronto, President of the Foster, Armstrong Piano Company, which has a branch factory in Berlin, stated that the company would erect a new piano factory 60 by 200 feet, three stories high, pro-

viding the town would make a loan of \$15,000 with interest, repayable in ten years. He also agreed to employ seventy hands, instead of forty, as at present. The proposition is looked upon as a good one, and will be submitted to the ratepayers.

Mr. Edward Snyth was appointed to represent the Board of Trade at the meeting of the British Chambers of Commerce in London on June 3.

The Finance Committee of the Town Council will arrange that the Council contribute \$1,000 towards the civic celebration to be held during the week of July 15. An invitation has been sent to the Duke of Connaught to attend, and the committee is awaiting his reply before the date of the demonstration is finally fixed.

W. H. Schmalz is Mayor; E. Huber, Treasurer; A. H. Millar, City Clerk; Hubert Johnston, City Engineer; J. A. Scellen, President of the Board of Trade; W. M. Lochead, Secretary; Chas. Niehans, Postmaster.

Phone 665

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BERLIN

ONTARIO

Brandon, Man.

Brandon is now assured of a Street Car System. One of the most historical meetings in the history of Brandon took place when the Mayor and Aldermen, with Mr. J. D. McGregor, signed the contract granting the latter a franchise to operate a street car system in Brandon for thirty years. It now awaits the electors to vote upon the by-law, which will be submitted at the earliest moment. The contract calls for operation at the very earliest moment, and it is expected that at least five miles will be in service by December of this year.

The City Council has agreed to vote the sum of \$15,000 for the publicity campaign for the coming year. This is the largest amount the city has ever granted. It is considered that the Bureau has done good work during the past nine months, and that Brandon is going to take a jump forward and maintain its progressive position.

A large party of Eastern real estate capitalists stopped off at Brandon on their way west. They expressed themselves as thoroughly pleased with the opportunities for sound investment, and considered that prices are very reasonable and bear favorable comparison with other cities. Since the signing of the franchise for Street Car System many properties have changed hands at advanced prices. Enquiries are being received from Great Britain for good investments.

The Customs Returns for the years 1910-11 were \$313,751.75, while for 1911-12 they were \$375,134. The Inland Revenue returns for years 1910-11 were \$87,113.34, while for 1911-12 they were \$87,826.71.

The figures of the City Assessor are always looked for with keen interest. Those just published show the city to contain 965 souls more than in 1910. The great rush of incoming emigrants who are shaping their course to Brandon will, it is expected, more than double those figures during present year.

With the increasing population the house problem is being keenly felt. But the scarcity has not driven rents up to an exorbitant value. When it became known that a contractor was about to put up twelve houses he was besieged by prospective tenants, and has now decided to erect at least forty this year.

A very large apartment block, containing every modern convenience, will be erected by Mr. Bullock of this city, and work upon it will be commenced at once, to have it completed for occupation in October. The cost is estimated at \$70,000.

An interested audience listened to the lecture of Mr. H. H. Harding, of Chicago, in the lecture room of the Y.M.C.A., on the subject of Single Tax. This gradually is being brought before the citizens and has been mentioned at public meetings, but this is the first time they have had the pleasure of listening to the subject from one qualified to speak upon the matter. Mayor Fleming, who is away in the West gathering all the information he can, will give results of investigation upon return.

Building permits for the three months ending March '30, total \$83,652.00, and for the month of March, \$73,920.00.

The spring weather keeps the farmers on the move. Farm hands are very scarce. The implement dealers are finding trade so brisk that last week over 40 cars of threshing outfits were shipped out of Brandon.

At a special meeting of the City Council, held under the residence of Acting Mayor J. H. Hughes, it was resolved that the draft legislation for forming a Public Utilities Commission for the City of Brandon, be approved and forwarded to the Hon. G. R. Coldwell, with the request that he endeavor to have it passed at the current session of the Legislature.

The population is 15,965; assessment, \$11,801,232; tax rate, 21 mills.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c. per M watts. Water is supplied by Assiniboine River. Good sewerage system.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Evile; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants' J. S. Willmott.

Brandon—Continued

The volume of trade transacted here is indicated by the following statistics of bank clearances:

*For 9 mos. ending Dec., 1910.	\$21,278,869
For October, 1910.....	2,747,645
For October, 1911.....	2,702,675
For 10 mos., ending Oct., 1911.	22,169,806

*Nine months only. Clearing House was established April 1, 1910.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Commissioner Commercial Bureau, W. G. Langdon; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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GEO. FORBES

Burchill Block - Brandon, Man.

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INCORPORATED 1869

Capital Paid Up	-	-	\$6,200,000
Reserve and Undivided Profits	-	-	\$7,200,000
Total Assets	-	-	\$100,000,000

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Brantford, Ont.

Brantford has recently paved its streets to a very large extent. Also putting in sewers. Two more companies have recently located here, viz., Brandon Shoe Co. (capital \$40,000) and Crown Electrical Mfg. Co. (\$100,000).

The City of Brantford has a strong and well-organized Board of Trade, and has appointed Mr. Jno. S. Dowling as Industrial Commissioner, for the purpose of assisting and encouraging industrial developments. There are already more than 60 factories established, and the number of hands employed exceeds 6,000, with an annual payroll of \$2,500,000. There are numerous factory sites available for manufacturing purposes, either on or off the railways, as required. Brantford is unequalled in shipping facilities, and besides being a great manufacturing centre is a very pleasant place to live in. Power and fuel are cheap, natural gas is used throughout the city, and Niagara electric power is delivered in unlimited quantities.

Population, 25,000. Tax rate, 22½ mills.

There are openings for almost every kind of manufacturing plant, and the city offers very liberal inducements. By writing the Secretary of the Board of Trade, Mr. Jno. S. Dowling, full particulars may be obtained. Metal workers of various kinds are in demand.

Electric power is supplied by Dominion Power & Iron Co. at \$18 to \$22. Gas is supplied by a private company at 40c. for light and 35c. for power.

There are 10 miles of street railway, 7 miles paved streets and concrete sidewalks. Grand opera, Wycliffe Armoury, six public schools, one collegiate, business college, city hall, post office, six up-to-date hotels, C.P.R. and G.N.W. telegraph, Bell, local and rural phones.

Market days are Tuesday, Thursday and Saturday.

The following are some of the factories now enjoying prosperity in Brantford: Adams Wagon Co., Limited, vehicles; Allen's Brick Yard, bricks; American Radiator Co., radiators; Barber & Ellis Co., Limited, stationery; Bixel Brewing & Malting Co., Ltd., brewers; Brant Milling Co., The, flour; Brantford Box Co., The, paper boxes; Brantford Brick Co., Ltd., bricks; Brantford Emery Wheel Co., emery wheels; Brantford Carriage Co., Ltd.,

carriages; Brantford Coffee and Spice Co., spices; Brantford Cordage Co., Ltd., binder twine; Brantford Brewing Co., Ltd., brewers; Brantford Roofing Co., Ltd., roofing; Brantford Screw Co., Ltd., screws, etc.; Brantford Steel Range Co.; Brantford Starch Co., Ltd., starch; William Buck Stove Co., Ltd., stoves; Burke Mineral Water Co., mineral waters; Canada Glue Co., Ltd., glue; Cockshutt Plow Co., Ltd., plows; T. J. Fair & Co., cigars; Farmers' Binder Twine Co., Ltd., binder twine.

The following are the banks with their managers: Bank of Nova Scotia, F. J. Mabon; Imperial, H. T. Watt; Bank of Hamilton (2), B. Forsayeth and G. S. Smyth; British North America, G. D. Watt; Bank of Toronto, A. S. Towers; Standard (2), W. C. Boddy; Montreal, A. Montizambert; Commerce, H. W. Fitton.

The bank clearances show:

Amount of clearings for Oct.,	
1911.....	\$ 2,210,425
Total for 10 months, ending Oct.,	
1911.....	22,128,426
Building permits,—	
Year 1909.....	439,335
Year 1910.....	681,030
1st 10 mos. 1911.....	555,660
1st 10 mos., October, 1910...	519,130
1st 10 mos., October, 1911...	555,660

The fire equipment is complete, having two stations in charge of Fire Chief D. J. Lewis; Chief of Police, Chas. Slemin.

City Officers are: Geo. S. Matthews, Pres. Board of Trade; Jno. S. Dowling, Secretary and Industrial Commissioner; R. A. Rastell, Mayor; H. F. Leonard, City Clerk; A. K. Bunnell, City Treasurer; T. Harry Jones, City Engineer; W. G. Raymond, Postmaster.



It is true that it costs you more to live now than it cost your great-grandfather, but it wouldn't cost as much if you lived as he did.



After all, land values don't seem to decrease, 'spite of the Bears for years on end. And why should they? The farmer is getting big prices for his product and the free land is about taken up.

Bredenbury, Sask.

Land values in Bredenbury are rapidly rising. Improved farms may be purchased from \$15 to \$30 per acre. Prairie lands are selling at from \$10 to \$20 per acre.

Bredenbury is making great preparations for the coming season, and it is expected that railway activities, as well as the influx of new settlers, will make real estate movements active. As the centre of a rich farming district, Bredenbury is already an established success. The district, within a radius of 15 or 20 miles, is well settled, and this town is the natural market for several thousands of well-to-do farmers.

The waterworks system, costing \$30,000, is now in operation.

In 1911 the grain shipped from here totalled 500,000 bushels.

There are many opportunities here for merchants and business men. The Secretary of the Board of Trade will supply particulars.



Broadview, Sask.

Broadview is a divisional point on the main line C.P.R., 266 miles west of Winnipeg. Handled last season through its three elevators (capacity 90,000 bushels) 173,000 bushels of grain, and the stock yards shipped 300 cattle and 350 horses. There are seven miles of track in the C.P.R. yards here. The C.P.R. monthly payroll exceeds \$10,000.

This is an ideal country for horse breeding, grain growing, or the general agriculturist. The Government Remount Station is here where choice horses are bred.

The Imperial Bank, under the management of R. S. Wilkinson, attends to the no small money transactions of this busy town.



RETIRED FARMER MEDITATES

I went through a factory the other day and kind of compared the job with spring plowing. I'd take the plowing. A bit muddy, I know, but the air's fresh, and there's a chance to look around a bit at the end of the furrows and see the flowers. A fellow must have a heap of grit to dig in at the same dirty job day after day, year in and year out. They don't know what real life is, and hang on to their jobs like a bulldog, because they're scared to let go. There's drawbacks even to city life, I find.—Josh Thompkins.

The population is 1,000. Assessment, \$453,424; tax rate, 17 mills. A. L. Brown is Mayor; A. Sinclair, Treasurer and Clerk. R. G. Wilkinson, President Board of Trade; H. W. Macdonald, Secretary; A. L. Brown, Postmaster. There are schools, churches, hotels, fire equipment, C.P.R. pipe line, hydrants; Government phones, local, rural and long distance; C.P.R. telegraph, Dominion express.



Burnaby, B.C.

The municipality is now expending \$500,000 on roads, \$350,000 on waterworks, and \$86,000 on school sites and buildings. On June 30 last there were 103 miles of roads and 38 miles of sidewalks.

The municipality of Burnaby joins Vancouver on the east and extends from Burrard Inlet to the North Arm of the Fraser. Its area is 38 square miles, population 8,000, and assessment for 1910, \$18,500,000. The tax rate is 10 mills on the dollar on improved property and 18 mills on wild land. It was the first community on the coast to adopt single tax, to the extent of exempting all buildings and other real estate improvements from taxation. This it has done ever since its incorporation seventeen years ago.

Burnaby has two and three-quarter miles waterfront on the North Arm of the Fraser, which is being deepened to accommodate deep-sea shipping. There are fourteen miles of electric railway within its boundaries, The C.P.R. and G.N.R. lines cross it. Telephone and electric light and power services are available in every part of it.

The soil of Burnaby is very rich, like that of most of the Fraser Valley, and capable of producing a great variety of crops, including many varieties of small fruits.

Calgary, Alta.

Calgary is now the headquarters of two of the largest projects of their kind in the world, the C.P.R. irrigation block and the Western Canada Natural Gas, Heat, Light and Power Company. The irrigation scheme comes under the direction of the Natural Resources department of the C.P.R., which supervises all the big transportation company's lands, townsites, forests and mines—everything, in fact, except its railways and steamships. Millions have already been expended in diverting and applying the waters of the Bow River, and more millions are to follow.

Ten trenching machines are being unloaded and one construction camp has started work on the 180 miles of pipe line from Bow Island to Calgary. English capital to the extent of \$4,000,000 is behind this company, which, with nine wells tested and capped, has 100,000,000 cubic feet of natural gas awaiting but the completion of pipe-laying, to be turned on for supplying towns along the line and then into Calgary itself. By September next it is expected the work will be sufficiently advanced to have gas ready for use. At quoted prices, steam power can be developed for \$13.50 per horsepower per annum, and in an ordinary eight-room house the cooking, heating and lighting done for \$50.00 a year. Sixteen hundred cars of steel piping are required for this work.

From an assessment of \$52,747,000 in 1911, Calgary has this year for ratable purposes a valuation of \$112,000,000. On this it is expected the rate will be 12½ mills.

Customs entries for the fiscal year ending March 31, show an increase of \$644,000.

Bank clearings for the months of January, February and March were 36 per cent. over the corresponding period of 1911. Building permits for the same three months show an increase of more than a quarter of a million dollars per month.

Construction work is going forward on the C.P.R. locomotive and car shops, where there is to be expended two and one-half millions this year; on the one and a half million dollar hotel; a million dollar departmental store; Grand Trunk Pacific and Canadian Northern passenger depots; street railway extensions; three sky-scrapers, and contemplated municipal improvements to the extent of nearly two millions are now in hand.

In the building line there is already under contract about seven millions of dollars; by the end of the year it is expected the total will be twenty millions.

The Provincial Railway and Telephone Department is to give Calgary 4,000 more telephones this summer, and, of the appropriation of \$750,000 for extensions in Alberta, one-half a million will be spent in, or in the vicinity of this city.

Contracts have been awarded by the city for paving to the extent of \$807,000. This, with what the corporation plant may do, will bring the total for this kind of work to about one million dollars.

The Municipal Street Railway System's revenue for the month of March almost doubled that of March, 1911. Eighty per cent. of the employees have declared themselves against a union.

A survey party started to-day on the new gravity waterworks pipe line. It will reach two miles higher up the Bow River and give 75 feet more head. This means water enough for 120,000 people.

Calgary is now the headquarters of the organization for the conservation of Alberta's 12,000,000 acre forest reserve.

Grand Trunk Pacific Railway engineers expect rails laid to reach Calgary on July 1.

Estimates by the City Engineer put the cost of four new concrete bridges at \$1,720,000.

An appropriation of \$720,000 has been made by the Dominion Government for buildings to be erected in Calgary this season, including a new Post Office, Customs and Immigration Building, etc.

The population is now conservatively estimated at 55,000. Assessment, \$53,747,600. Tax rate, 14½ mills.

There is plenty of employment for skilled workmen, particularly in building lines. The city offers very attractive inducements such as: Exemption from taxation until 1918 (where at least 25 men are employed), power, light and water, and industrial site at cost. To ascertain the numerous advantages in locating here write the Industrial Commissioner.

The city is served by C.P.R. telegraph and Alberta Government telephones.

Calgary has a most efficient and up-to-date fire equipment. Fire Chief is Mr. Smart, and Chief of Police, Mr. Cuddy.

Calgary—Continued

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Comp-lin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The enormous strides in the building activity of the city is shown by the subjoined statistics of building permits:

Full year, 1909.....	\$ 2,420,450
Full year, 1910.....	5,589,594
1st 10 months, 1911.....	11,664,138
February, 1912.....	939,924

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

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TORONTO

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

Recent improvements are: New City Hall (\$30,000), concrete work, Government Armory, new Post Office (will cost \$35,000), Bank of Montreal (\$35,000), Merchants' Bank (\$30,000). Water is obtained from a mountain stream (Elk Creek), and there are 450 connections to houses from the water main. Electric light and power from B.C. Electric Ry. Co. at low rates.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Chilliwack is on the Fraser River, and can be reached by C.P.R. or B.C. Electric Ry. from Vancouver (72 miles). The Great Northern Ry. is not quite completed. The Canadian Northern will be built very soon.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.

◆
*Every man is as Heaven made him,
and sometimes a great deal worse.*

◆
*Agésilas being invited once to hear
a man who admirably imitated the night-
ingale, he declined, saying he had heard
the nightingale itself.*

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CHILLIWACK, B.C.

Coquitlam, B.C.

The distance of Coquitlam from Vancouver is 17 miles, and the C.P.R. will double-track the main line from the capital to the yards at Coquitlam. At present five trains per day run in each direction. The company has promised four local trains a day in addition. The Western Canada Power Co. will build an electric suburban line to and through Coquitlam, B.C. Both the Western Power Co. and the British Columbia Electric Co. have power lines here. The former company's main line from Slave Lake to Vancouver crosses the townsite, and the latter company is now building large water power works on Coquitlam Lake. The same companies will supply electric light.

Coquitlam is the site chosen by the Canadian Pacific Railway for a supplementary coast terminal. The first unit of the terminal will be completed this year, which will include twenty-five miles of tracks, engine houses, coal bunkers, oil tanks, water tanks, machine and tool houses, and all the necessities of such terminals.

With convenient trackage, abundant car

supply, cheap power and deep water frontage, Coquitlam seems to be assured of every essential of economical manufacturing and distributing.

The C.P.R. expect to employ 5,000 men when the new works, car shops, etc., are completed, a number that with the necessary thousands of other workers, not to mention wives and families, should make a city of 25,000 to 30,000 people.

As Vancouver grows, so will Coquitlam grow. And Vancouver is growing at the rate of 25,000 people per year.

There are openings for all kinds of business. Stores are rented as soon as completed.

President of the Board of Trade is R. O. Galer; Secretary, O. Phillips; Reeve, J. Mars; Town Clerk and Treasurer, J. Smith, C.M.C.; Engineer, W. H. Kilmer; Postmaster, J. Roland; Chief of Police, J. R. Edwards.

It was the saying of Bion that though the boys threw stones at frogs in sport, yet the frogs do not die in sport, but in earnest.—Plutarch.

All the eyes of BUSY MAN'S CANADA are turned on the CANADIAN PACIFIC RAILWAY'S NEW TERMINALS—A NEW BRITISH COLUMBIA SEAPORT.

THE BUSY MAN'S COQUITLAM

which has grown in four months from a possibility to a tremendous reality which has attracted more capitalists, manufacturers, merchants and artisans in a short space of time than any other town on the map.

Coquitlam is conceded by best informed Transportation men to be **THE PLACE** on the Pacific Coast for the economical handling of grain on its way to the Eastern markets via the Panama Canal.

And for that (and many other reasons which you may have for the asking) investors "cleaned up" all the property first offered them. The sale of the 2nd Division will open soon. If you are wise enough to get in on it, you will make some money.

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Edmonton, Alta.

Edmonton stands in seventh place to-day among the cities of Canada in bank clearings for the month of March. The monthly returns show that in customs receipts, in post office returns, in homesteads entered, in express figures; in fact, in everything that could be taken to indicate the growth and prosperity of the city, Edmonton statistics for March, 1912, are anywhere from 25 to 100 per cent. greater than for last year.

Edmonton building for the year 1912 promises to be as large as the last two, or possibly as the last three years. The building trades commence the season with no suggestion of labor trouble to mar the season's activity.

Farmers in the Edmonton district started seeding a full month earlier than in 1912, a start sufficiently early to absolutely guarantee a good crop, well ripened.

Railway contractors are getting into the field earlier and in greater force than ever before in the history of the country, and every indication points to the greatest construction season that the West has ever known.

Spring opens in Edmonton, 1912, without a cloud in the sky and with the greatest promise of development ever held out in any Canadian city.

J. Haggon has sold one hundred and forty-five acres for sub-division into building lots, receiving the price of \$850,000, or over \$5,800 per acre. He bought this land in 1898 for ten dollars an acre.

Edmonton is situated on three transcontinental railways, has 12 railroad outlets and 9 proposed outlets. American roads coming from south. Twenty-two daily passenger trains serving Edmonton.

There are over a hundred wholesale and commission houses in the city. Seventeen banks and three loan companies. Municipally owned industrial sites for lease with option of purchase.

Building growth: 1909, \$2,128,166; 1910, \$2,159,106; 1911, \$3,672,260.

The population of Edmonton is 24,882; Strathcona, 5,580.

Assessment: 1910, \$30,105,110; Strathcona, \$6,777,012; 1911, \$46,494,740; Strathcona, \$7,280,274.

Tax rate, 13.7 mills.

The satisfactory nature of business conditions at Edmonton, and the phenomenal development that has taken place during the year is strikingly indicated by the accompanying figures:

	1910.	1911.	%
Customs	\$	\$	Incr.
returns.....	363,736	705,233	94
Building per-			
mits.....	2,161,356	3,672,260	70
Bank Clearings	71,633,115	121,438,392	69½
Post Office			
(stamps only)	83,411	114,565	37
Street Railway:			
Passengers			
carried.....	3,688,859	6,281,452	70
Revenue.....	157,511	261,713	66
Homestead en-			
tries.....	4,999	6,187	24

The banks and their managers are: Bank of Nova Scotia, B. W. McLeod; Molsons, G. W. Swaisland; Imperial, G. R. F. Kirkpatrick; Traders, H. C. Anderson; Royal, J. F. McMillan; British North America, A. K. Henderson; Bank D'Hochelaga, Alex. Lefort; Union, J. J. Anderson; Ottawa, A. H. Dickins; Dominion (2), E. C. Bowker; Northern Crown, H. H. Richards; Montreal, E. C. Pardee; Commerce, T. M. Turnbull; Merchants', (2), A. C. Fraser and G. B. Chadwick.

There are large public and separate schools, University of Alberta, Alberta college, Grand Trunk business college, six good hotels, C.P.R., C.N.R., G.T.P., and Government telegraph companies; municipal, local, long distance, rural, Government telephones are in operation.

The Mayor is Geo. S. Armstrong; Secretary-Treasurer, F. M. C. Crosskill; H. M. Martin is President of the Board of Trade; Secretary, F. T. Fisher; City Engineer, A. J. Latonnell; Postmaster, A. E. May.

I want to be thoroughly used up when I die, for the harder I work the more I live. I rejoice in life for its own sake. Life is no "brief candle" for me. It is a sort of splendid torch, which I have got hold of for the moment, and I want to make it burn as brightly as possible before handing it on to future generations.

—George Bernard Shaw.

Fort William, Ont.

Mr. George Coslett, the retiring president of the Board of Trade, in reviewing the work of the past year, dealt with the growth of Fort William in 1911. The figures are of interest:

	1910	1911
Population...	18,644	20,644
Valuation of Ft. William	\$22,609,326.50	\$24,362,267.50
Customs re- ceipts.....	630,692.45	1,621,111.98
Anthracite coal receipts	211,638.00	311,323.00
Bituminous coal receipts	998,865.00	1,880,502.00
Steel rail re- ceipts.....	290.00	39,071.00
Building per- mits.....	2,381,125.00	3,077,860.00
Grain shipm'ts bushels.....	78,381,075	96,485,360
Vessels arriv- ing and de- parting.....	2,648	3,028
Tonnage.....	4,401,294	5,614,510

It has been announced that the Grand Trunk Pacific Railway will erect a 30,000,000 bushel grain elevator at Fort William. This is twice as large as the biggest elevator in existence,

Fort William would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivalled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now 20,644; the assessment, \$25,088,608.50; tax rate is 26 mills. C.P.R., C.N.R. and G.T.P. telegraph, and municipal-owned telephone service are in operation and Bell connections.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

Ten chartered banks operate here. Banks

and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Western Press Association meets here in July.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.

Habit is everything. A good habit is like good oil. It reduces friction. A bad habit is like sand in the gearing. It wears out the machinery, and may end in a catastrophe.

Some people will sit on a red hot stove and then wonder what hurt them; and it matters not how often they mount the stove, they will always be surprised at the effect.

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Gravelbourg, Sask.

Experts declare that the fertility of the district is unequalled in any part of Saskatchewan. Crops run as high as 50 bushels of wheat to the acre, 125 bushels of oats, and as much as 24 bushels of flax to the acre. There is actually, according to the threshers' report, over a million and a quarter of bushels of grain in the granaries of the district. The soil is quite heavy, there is a good thickness of black loam, with five or six feet of clay subsoil.

Situated on the Wood Mountain River, Gravelbourg is located in the centre of a large fertile valley, some 24 miles wide and 60 miles long. The town is 72 miles south-west of Moose Jaw, and 72 miles south-east of Swift Current. Both the C.P.R. and the C.N.R. are running lines through this valley, and both will have stations at Gravelbourg.

The town has a church with a resident clergyman; also a physician, a druggist, four general stores, two butcher shops, a bake shop, two blacksmith shops, a barber shop, and pool room. There are several large implement warehouses and two loan and insurance offices. The Union Bank of Canada has a branch here. The Dominion Government has a large immigration hall, useful to the settlers who wish to go still further south. The Government has also a telegraph office, and a sub-agency of the Dominion Lands. The Department of the Mounted Police has also a detachment here. Several schools have been opened in the district, and services of different denominations held. There is a very good attendance at these schools.

A telegraph line has been built to connect this important point with the city of Moose Jaw, and the Government has established here a sub-agency for Dominion lands, to attend to the enormous influx of settlers attracted by the beauty of the country.

The natural importance of the district induced the C.N.R. to make Gravelbourg its divisional point for South Saskatchewan.

Besides the Wood River and the Old Wives Creek, which flow across the valley, the water question for the District of Gravelbourg is well settled. Numerous artesian wells, one of which is in the town, have been dug, and all of these have been overflowing for years. The water is pure and the supply unlimited.

All the south of Saskatchewan is underlined with coal, and many mines have been opened up where the farmers get their coal at rates varying from \$1.50 to \$5 per ton.

The natural distributing position of Gravelbourg, the coal mines of its district, the abundance and purity of its water, and the most beautiful country it commands, offer unlimited possibilities for all kinds of industries and wholesale houses.

The survey of the C.P.R. line from Swift Current to Moose Jaw runs through Gravelbourg, and the Grand Trunk Pacific's proposed line from Lethbridge to Regina and north, also runs through the town. It is the intention of the C.N.R. to connect their Lethbridge-Maryfield extension line to Gravelbourg. It is, therefore, expected that Gravelbourg will be an important railroad centre.

• • •

THE DREAMS OF THE EAST COME TRUE

*Men look in the East for the dawning things, for the light of a rising sun,
But they look to the West, to the crimson West, for the things that are done, are done!
The eastward sun is a new-made hope from the dark of the night distilled;
But the westward sun is a sunset sun, is the sun of a hope fulfilled!
And in the waiting West they go with the dream-child of the East,
And find the hopes that they hoped of old are a hundredfold increased;
For there in the East they dream their dreams of the things they hope to do,
But here in the West, the crimson West, the dreams of the East come true!*

—Retail Lumberman

Guelph, Ont.

Three-cent tickets that may be used at any time, and pay-as-you-enter-cars, are big features of Guelph's civic operation of the car service. The city operates every public utility. It owns a 16-mile stretch of steam road, leased to the C.P.R., which makes 20 per cent. a year on the investment. The returns from its operation of the street cars have so far just about equalled expenses, but with increasing population it will soon be making money for the people.

That the Stewart Sheaf Loader Company, of Winnipeg, mean business in locating in Guelph is shown by the fact that they have taken up the options they held on the Farr and Gibson properties in the industrial section of St. Patrick's Ward. The Gibson property consists of 75 acres in a splendid location for industrial purposes, and the price paid was \$10,000, which is considered a fair price for such desirable property. The Farr farm consists of ten acres, and brought a much higher price relatively than the other, it being brought for \$5,000, or \$500 per acre, while the Gibson property brought \$133.33 per acre.

The Hare Engineering Company has also closed the deal with the parties from whom they purchased the land in that section to build their factory on.

The population now exceeds 15,000 and the total assessment amounts to \$8,922,836. The tax rate has been reduced to 14 mills—one of the lowest in all Canada. All the public utilities are municipally owned, including water, electric light and power, gas, street railway and the Guelph Junction Steam Railway of 15 miles, which is leased on a percentage to the C.P.R.

Guelph is situated 48 miles west of Toronto, and is the largest shipping and transshipping point on the Grand Trunk Railway System between Toronto and the Canadian border at Sarnia.

About 70 factories are fully employed in various lines of business and there are openings for many others.

There are now six banks established here, viz.: Metropolitan, managed by T. G. McMaster; Traders, F. J. Winlow; Royal, R. L. Torrance; Dominion, A. R. Sampson; Montreal, C. E. Freer; Commerce, J. M. Duff.

Pompey bade Sylla recollect that more worshipped the rising than the setting sun.

I am of the opinion that my life belongs to the whole community, and as long as I live it is my privilege to do for it whatsoever I can.

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18

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GUELPH - ONTARIO

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Lethbridge, Alta.

Local real estate men are reporting a strong demand for near-in farm lands; and enquiries are being received from all parts of the Dominion. Among the most recent of these is one from Warren, Illinois, indicating that a large-sized party of farmers will be here from that place early in the Spring with a view to locating in this vicinity. A similar report comes from Danville, Kentucky, the home of blooded thoroughbreds. It is also stated that the coming season will witness an enormous amount of building in and about Lethbridge, chiefly of residences of the \$2,000 and \$3,000 class, and a good number of them brick. A large amount of railway building has also been mapped out for this section, the Lethbridge-Weyburn line of the C.P.R. being among the most important of the projected developments.

Announcement has been made by the Board of Trade that Lethbridge is to have a \$300,000 hotel to be erected immediately. All but \$50,000, which will be subscribed locally, will be Calgary capital, Dr. Paul Faber and J. F. Davis, of Calgary, being the men behind the enterprise. The hotel will be a six-storey building of concrete construction and will be up-to-date in every particular.

The building permits for March of this year aggregated nearly double those of a year ago, the figures being: March, 1911, \$99,400, against \$176,215 for this year. The customs receipts were \$50,021, the largest in the history of the city, and nearly fifty per cent. more than for March of a year ago.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River,

140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072; assessment \$18,-634,744, tax rate low.

The city owns the electric light and power plant (11c. k.w.). There are C.P.R. and Western Union telegraph, Government phones (local, rural and long distance), 40 miles of graded streets, 33 miles of concrete walks, six public schools, one separate school, high school and Provincial court house, Provincial jail, 14 churches, good hotels, six theatres and amusement halls.

The city has under construction agricultural buildings, and large grounds, additional water mains, sewers and sidewalks, at a total outlay of \$600,000.

The International Dry-Farming Congress meets here October 21 to 26.

The bank clearances are compared in the following table:

For full year, 1910.....	\$27,095,709
For 1911.....	28,503,298

Progress in building operations is shown below:

Issued during 1908.....	\$ 365,495
Issued during 1909.....	1,268,215
Issued during 1910.....	1,210,810
Issued during 1911.....	1,033,380

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships, W. D. Lawson; Molsons, K. D. J. C. Johnson; Imperial, W. R. Seattle; Royal, J. M. Aitken; Toronto, C. A. Stephens; Union, G. R. Tinning; Montreal, W. J. Ambrose; Commerce, C. G. K. Nourse; Merchants', C. R. Young.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

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It is the function of the press to diagnose our social ills. We must know the truth, and only the truth can set us free. To this end any so-called exposure must be preceded by an intelligent and thorough investigation, and the facts ascertained must be presented with a view to disseminating the information thus obtained. Of course, the presentation must be skilful and interesting. If the investigation is thorough, the presentation skilful and the purpose to secure a remedy, there is probably no social ill which cannot be profitably treated.—Louis D. Brandeis.

Lindsay, Ont.

Lindsay is offering free sites and other inducements to new industries locating here. To malleable iron works or flour mills this is an exceptional opportunity.

Some of the industries now in operation are: Flour mill, cereal, leather, lumber, farm implements, woollens, wheels, shoes.

Electric power is \$20 maximum, and light 7c. per thousand watts.

The streets are asphalt block paved.

Winter fair, poultry show, stock and seed judging, and short agricultural course, are held every year.

The President of the Board of Trade is F. W. Sutcliffe; Allan Gillies, Secretary; R. M. Beal, Mayor; D. Ray, Clerk; Peter Kennedy, Treasurer; H. Gladman, Postmaster.

Manor, Sask.

There are splendid openings here for general store and a photographer.

Manor is in the Moose Mountain district, is 59 miles south-west of Brandon, and 254 miles south-west of Winnipeg. The surrounding district is a rich productive country.

The four elevators have a capacity of 119,000 bushels, and handled last season 231,000 bushels of grain. Through the stock yards were handled 129 cattle and 753 hogs.

The population is 350 with a tributary population of about 1,500. Assessment roll, \$283,000; tax rate, 20 mills. There are Government phones, C.P.R. telegraph and Dominion express. The Crown Bank is managed by W. N. White.

The new large public school cost \$15,000; post office cost \$12,000; bank, \$12,000; hotel, \$18,000. These will give an idea of the class of buildings that are in the town.

Municipal Officers are: E. C. McDiarmid, Mayor; D. E. Brown, Secretary-Treasurer; A. H. de Tremauden, President Board of Trade; D. E. Brown, Secretary.

"The most popular method of distributing wealth is the method of the roulette table, because it always distributes it unfairly, and we all want more than our share."—George Bernard Shaw.

The Foundation of Success

"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practise a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

**CANADA PERMANENT
MORTGAGE CORPORATION**

TORONTO STREET - TORONTO

Established 1855

Macleod, Alta.

The announcement that the representatives of the Canadian Northern Railway have purchased their right-of-way from Macleod right through to Calgary, is having its effect on Macleod real estate, where considerable activity is looked for this year.

The representative of the C.N.R. went all over the proposed road the other day, and signed agreements with the various property owners through whose land the Macleod-Calgary line will run. Construction is expected to begin at once, and it will be pushed through with all possible speed. Already, some of the mules have arrived at Macleod, and tools, shovels, scrapers, etc., are on their way, and men are being sent from the Edmonton district. The grading south of Macleod is in good shape, so that without doubt the C.N.R. intend to put some serious work into this line this summer.

It is understood that the license commissioners of Alberta, who recently heard the application of the company who intend to build a \$100,000 Connaught Hotel at Macleod, have written to the company that the license will be granted providing they can furnish proof that there is the required population in Macleod. There appears to be no difficulty in assuring the commissioners on this point, as a recent census showed that the population is 2,508, and altogether there is a prospect of the license being granted and work being commenced without delay.

There are many signs on all sides of much activity in Macleod. The excavation work of Mr. A. T. Leather's new block on 24th Street was started this week, and quite a number of men are employed there. Exactly opposite the roadway another batch of workers are putting in all their time in the erection of Macleod's new Opera House, which will be a valuable acquisition to the townspeople.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Macleod is situated in Southern Alberta, on the foot-hills of the Rocky Mountains, on the Crow's Nest Pass line of the C.P.R. The Canadian Northern Railway will shortly have a line into Macleod.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The population is 2,500; assessment, \$1,-951,701. Government telephone system, C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

An illustrated article, descriptive of Macleod and district, appears in the magazine section of the number of THE BUSY MAN'S CANADA.

The Industrial Commissioner and Secretary of Board of Trade is John Richardson; Mayor, E. H. Stedman; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.



Occasionally a woman who doesn't gossip furnishes a lot of material for it.



To be good is noble; but to teach others how to be good is nobler—and less trouble.
—Mark Twain.



I expect to see the day when the conversational method will be supreme, and teaching will be done practically without books, by object lessons, thinking things out and doing things.—Elbert Hubbard.

MACLEOD WANTS INDUSTRIES

BUSINESS FACTS INTENDED FOR BUSINESS MEN

WHEN a manufacturer contemplates the erection of a Western plant he considers four points: 1st, transportation facilities; 2nd, geographical location; 3rd, fuel, and 4th, inducements.

In a nutshell this is Macleod's position:

1st. Served by C.P.R. main Crow's Nest Pass line, which connects Macleod with Eastern towns and points in the Crow's Nest Pass, and the Calgary and Edmonton line that connects Macleod with those two cities and intervening points.

The C.N.R. line going south to the United States boundary and north to Calgary is in course of construction, and trains are expected to run by the end of this year.

The G.T.P. announce that they will connect with Macleod next year, and the Alberta Interurban Railway will tap a rich territory between Calgary and Macleod and Macleod and Pincher Creek. This is a proof that Macleod is already the centre of an important network of railways and that the network is extending.

2nd. The district surrounding Macleod is one of the richest in Canada, both in mineral and agricultural products. The world's best wheat grows in the Macleod district. It is at the entrance of the Crow's Nest Pass, where the mining camps are supporting a larger population each year; and all this territory can be best served from Macleod, where distributing warehouses will soon be built to look after that market.

3rd. Macleod owns its own electricity, and this will be supplied to prospective manufacturers at a low rate.

Gas will connect with Macleod from Bow Island on the 1st of September, 1912, and will be sold for manufacturing purposes at 30 cents per 1,000 cubic feet. Steam coal can be bought in Macleod at \$3.20 per ton, a cheaper price than in any other prairie town.

4th. The town, which has a population of 2,510, is offering liberal inducements to manufacturers who will locate at Macleod. These inducements are in the nature of free sites, low taxation, cheap water, and cheap electricity. Everything depends upon the size of the plant and its pay-roll.

If you are contemplating the establishment of a western branch of your business, write to JOHN RICHARDSON, INDUSTRIAL COMMISSIONER, MACLEOD, and ask what inducements Macleod can offer you.

This is not intended as a **SPLASHY** advertisement, it is intended as a plain business statement.

If you want to locate a western plant, consider the position of

MACLEOD ————— ALBERTA

Montreal, Que.

After waiting half the night for the office of the C.N.R. land department here to open, Mrs. A. P. B. Simard was the first party to purchase a property in the new C.N.R. model city, at the back of Mount Royal. Mrs. Simard bought land to the value of \$30,000.

At noon the purchases totalled over \$500,000, and a large crowd of local buyers and representatives of investors from Ottawa, Toronto, Hamilton and other places was in attendance.

Some interesting facts as to the growth of the real estate business in Montreal are brought out in a review of the market for 1911, published by Messrs. Cradock, Simpson. In 1901 the registered sales of real estate in Montreal and adjoining municipalities made up a total of \$12,768,713. In 1911, registered sales in Montreal city alone made up a total of \$71,921,391, and in the principal suburb of Westmount, \$6,557,338. These totals, not taking into consideration transfers in some thriving suburbs, show an increase in business of over 500 per cent. in the decade. In 1896 the total business of the year was only \$5,896,000, or about half the total of the one month of December fifteen years later. The Cradock, Simpson firm—one of the oldest and most conservative in Montreal—remarks that the facts furnish ample material for the conclusion that the market "has given a very satisfactory account of itself, and conditions are such that another wave of development is confidently anticipated for the present year."

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Montreal is also the great cheese and butter export emporium of North America.

Receipts at the customs house for the fiscal

year just closed amounted to \$19,952,789, against \$18,327,193 the previous year. Every month showed an increase over the corresponding month of 1910-11. The receipts for March, 1912, were \$1,881,847, against \$1,825,217 in March, 1911, although there was one working day less this March than last. The March revenue at the inland revenue office this year was \$747,638, against \$643,869 in March, 1911.

Last year was a heavy one in the port. Despite serious interference with shipping owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year; 726 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle, and 3,725 sheep.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis; F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police, O. Campeau.

Some dog owners think that, according to law, a dog is entitled to one bite at somebody's leg. Your dog is no more entitled to one bite at a man than a man is entitled to one shot at your dog.

I doubt me much that the time will ever come when two pigs, meeting at the trough, will hesitate before jumping into the swill, and the bigger one say to the other, "After you, my dear Alphonse."—Elbert Hubbard.

A Store for Visitors

Constant personal contact with the world's Leading Fashion Centres brings to this Store the very newest effects in Woman's Apparel.

Choice Silks, Laces and Dress Fabrics
Stylish Millinery, Costumes and Waists,
The Newest Neckwear and Belts,
The finest of Plain and Fancy Linens.

There's always satisfaction in dealing in OGILVY'S, for we only keep satisfactory articles, and you can depend on everything being exactly as represented. Quality—reliable quality—always must come first with us.

JAS. A. OGILVY & SONS

Corner St. Catherine and Mountain
Streets, Montreal

LA BANQUE NATIONALE

FOUNDED IN 1860

Capital	-	-	-	\$2,000,000.00
Reserve Fund	-	-	-	\$1,300,000.00

Our system of Travellers' cheques has given complete satisfaction to all our patrons, as to rapidity, security and economy. The public is invited to take advantage of its facilities.

Our office in Paris (rue Boudreau, 7, Square de l'Opera) is found very convenient for the Canadian tourists in Europe.

Transfers of funds, collections, payments, commercial credits in Europe, United States and Canada transacted at the lowest rate.

Moose Jaw, Sask.

The Board of Trade and City Council have thoroughly realized the importance of the industrial features of Moose Jaw, and are using every effort to induce new industries and commercial enterprises to locate here.

Within the last three weeks definite arrangements have been made with the following concerns to locate in this city:

A large tannery to employ from 50 to 75 men; a well-established firm that will manufacture a line of gasoline engines and accessories; a flour and oatmeal mill which will employ in the neighborhood of 300 men, and four other firms in the East and South will establish warehouses from three to five stories in height.

The announcement of the Canadian Northern Railway, of their intention to establish a divisional point at Moose Jaw, and announcements from other railways regarding the extension of lines running from Moose Jaw, which will give this city direct railway connection with any point in Western Canada, no doubt has considerable bearing on general conditions, and even the oldest "old timer" does not remember a spring which opened up under such favorable circumstances.

Moose Jaw has entered into an agreement with the Saskatchewan Flour Mills Company, Limited, whereby the Robin Hood Mills would be rebuilt at Moose Jaw.

According to agreement the mill must be of concrete construction and the buildings will include a 3,000 barrel flour mill and quarter-million bushel elevator.

An instance is being cited among real estate men here, of a Moose Jaw investor who a few days ago bought ten lots from an early spring buyer at exactly double the original figure.

One developer states that his house has recently received applications for 70 lots, to a total value of about \$14,000, many of the purchasers being Moose Jaw citizens.

The Walch Land Company, of Winnipeg, has purchased the sub-division of Saskatchewan Beach from the owners, McKillop, Benjafield Co., and have opened their Moose Jaw office at Room 1, new Grayson Block.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000

barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,-402. This had increased by 1911 to \$27,-770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 19,500 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.



Early to bed and early to rise and you don't meet any nice people.



Two heads are better than one—consider the barrel.

*Man is made of dust. Dust settles.
Be a man.*

The Ralph Manley Agency

FOR

REAL ESTATE

Simmington Block - Moose Jaw
11

"If It's Real Estate, It's Our Business"

W. H. FISHER

The Land Man

MOOSE JAW CITY PROPERTY
FIRST MORTGAGES ON IMPROVED
FARM AND CITY PROPERTY
A SPECIALTY

Moose Jaw, Canada

DAVIS & MACINTYRE

We specialize in Saskatchewan Farm Lands and Moose Jaw city property. Write for price lists and maps.

6% guaranteed to investors in first mortgages, farm or city. Highest references. Get particulars. 2 High St. W. MOOSE JAW, SASK. :: P.O. Box 549

CITY HOTEL

MOOSE JAW

The Commercial Travellers' House

RATES \$2.50

J. E. KINNEY, Prop.

Write or Wire for Room

9

THE LOCATORS LAND CO.

Moose Jaw, Sask., Canada

Wheat Lands in 100,000 acres in blocks
SASKATCHEWAN from 5,000 acres up at
prices from \$17.00 to
\$20.00 per acre; single section \$18.00 to \$25.00
per acre. Small cash payments, balance easy
terms.

**MOOSE
JAW**

*IS THE PLACE
WHERE YOU
CAN*

**Make
Money**

There are lots of openings for wholesale and retail business.

MOOSE JAW is situated in the most prosperous, most uniformly successful grain-growing district of the whole West. The farmers all have money and they spend it in MOOSE JAW.

For any information on any subject—write

H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Nelson, B.C.

Mr. H. H. Currie, B.A., Secretary of the Publicity Bureau, reports that there are good openings here for flour mill, tannery, box factory, broom factory and pulp mill, and he will gladly give particulars of these openings, and special advantages of locating here.

The City Council has passed an agreement with the Western Box and Shingle Mills, Limited, which will open a large factory here in a few weeks. It will be fitted with the most modern machinery and will manufacture a thousand boxes and fifty thousand shingles per day at the commencement.

Nelson is the centre of the non-irrigated fruit-growing district, as well as the mining capital of the Kootenay district.

At the termination of navigation on the west arm of Kootenay Lake. The climate is mild and well sheltered, plenty of rainfall. Transportation facilities in addition to the steamships plying on the lakes are: Canadian Pacific Railway (Crow's Nest Pass division), Great Northern (Spokane Line), Express Cos. are Dominion and Great Northern; C.P.R. and Western Union telegraph; local, rural and long distance phones; electric cars (54 miles); electric light and power (23,600 h.p.); eleven miles gravelled streets, 17 miles cement and plank sidewalks; manufactured gas for light and power; pure water from the mountain streams; gravity sewerage system.

Two public, one high and one night school. Mining school in connection with high school is being arranged for. Seven churches, daily newspaper, court house, Oddfellows block, opera house and other places of amusement, Y.M.C.A. building, six wholesale houses, commercial and summer resort hotels.

Among its industries are: Iron works, saw-mills, C.P.R. shipyards, railroad divisional shops, sash and door factories, brewery, marble works, two jam factories, mattress works, mineral water factory, the products of gold, silver, copper, lead, zinc and marble mines are five million dollars.

The eight rail and steamer routes afford easy and rapid transportation. This is a business centre, distributing and industrial point of no mean proportions, being the third city in British Columbia, with a population of 7,003, within one and a half miles of

the post office. Assessment, \$3,072,970; assessment 7 mills on 50 per cent. value of improvements and 45 mills on land. The city has recently purchased \$70,000 worth of its own bonds, showing the city is progressive and in strong financial position. The city saved some \$20,000 by purchasing its bonds with money set apart for that purpose. The city improvements in 1911 cost \$30,000.

Four banks are needed to attend to the financial wants of the district. They are, with their managers: Commerce, J. S. Munro; Imperial, J. H. D. Benson; Montreal, LeB. DeVeber; Royal, A. B. Nethersby.

J. E. Annable is Mayor; W. E. Wasson, City Clerk and Treasurer; G. C. Mackay, Engineer; H. H. Currie, Secretary Publicity Bureau; E. K. Beeston, Secretary Board of Trade; and T. D. Stark, President.

Fire protection—67 hydrants, 14 alarm boxes, pressure 150 lbs., 3 halls, 3 sub-stations, chemical hose cart, etc. D. Guthrie, Fire Chief, and C. W. Young, Chief of Police.

It may be a little further around the corners of a square deal, but the road is better.

If the boss calls you down be thankful—the probabilities are that you should have been fired.

When Alexander asked Diogenes whether he wanted anything, "Yes," said he, "I would have you stand from between me and the sun."

WE HAVE FOR SALE

Six small subdivisions lying between Kootenay river and the Granite road, with excellent river frontage and beach; they contain from four to ten acres and are very suitable for pretty summer homes; they each have from three to seven acres of first-class land. We shall be pleased to show them and quote prices.

MAWDSELEY, SHAW & CO.
NELSON

Ottawa, Ont.

The annual Dominion Exhibition, to which the Federal Government makes a grant of \$50,000, will this year be held in Ottawa. The exhibition will probably last two weeks and will be the greatest ever held in Ottawa.

The conditions include the doubling of the prize lists in all departments, in addition to which a percentage of the grant has to be devoted to paying transportation of live stock and other exhibits from a distance, extra advertising and buildings. The association proposes the erection of a new machinery and agricultural implement building, and plans are being prepared for a \$90,000 structure.

The report of Building Inspector Fotheringham shows that several big structures were erected here last year. Mr. Fotheringham says he considers the outlook for unusual building activity this year is bright. 657 building permits were issued in 1911, compared with 671 in 1910.

The total approximate cost of such buildings aggregated \$2,997,610, the amounts being: Solid brick or stone, \$1,171,953; concrete, \$206,400; brick veneer, \$1,505,376; iron clad, \$25,585; wood, \$88,300.

The outlook for the coming year is for a large expansion. Mr. H. W. Baker, Publicity Commissioner, is at present negotiating with over 170 different industrial "prospects," which include almost every class of manufacturing for which Ottawa is a suitable centre.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000.

The city has 176 industries, employing 16,500 people and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

Even a nod from a person who is esteemed is of more force than a thousand arguments or studied sentences from others.

When in
Ottawa go to

HOTEL CECIL

The tourist "rendezvous." Centrally situated near the theatres and shopping. Furnished throughout in Mission Oak. Every modern convenience. Elaborate service.

EUROPEAN AND AMERICAN PLANS

WALTER B. WALBY, Proprietor.

Write for tariff and descriptive literature

Arthur LeB. Weeks
ARCHITECT

Canada Life Building
Ottawa

15

THE NEW RUSSELL

Ottawa's Leading Hotel
European Plan Exclusively

Rates, single - - - \$1.00 to \$3.50
Rates, double - - - \$2.00 to \$5.00

MULLIGAN BROS., Proprietors
Geo. E. Mulligan, Manager

The Bank of Ottawa

ESTABLISHED 1874

**Capital Paid Up, Rest and Undivided
Profits, \$7,517,938.85**

An Efficient Banking Service is Essential to

CORPORATIONS, MERCHANTS, BUSINESS FIRMS

Porcupine, Ont.

Speaking at the Dome celebration at South Porcupine not a month ago, Mr. Ambrose Monell said: "I would like to utter a note of warning against the embarkation in the enterprise of creating a producing property until those embarking in the enterprise are well assured by conservative engineering advice as to the amount of money that will be required before they can hope to get any return. If care is exercised in this, much loss and heartburning will be avoided, because if an enterprise is started with too little money in the treasury, first to develop and (even if they have the ore) to follow up that development with a mill to produce the gold from the ore, the inevitable result must follow of bankruptcy and reorganization."

The President of the International Nickel Company and the Dome Mines read the above statement from a carefully prepared manuscript and when he did so Captain Delamar, veteran gold miner and operator in many States of the Union, sat beside him, assenting. Therefore it is not surprising that his prophecy is so soon being verified.

In less than a month the Rea Consolidated, the Pearl Lake Mining Company, the Dobie and the Bewick-Moreing have closed down. The Pearl Lake has made an assignment. The Rea will certainly rise again; there is a good body of ore actually blocked out, and there is not a mine manager in Porcupine who would not, on a royalty basis, engage to find more ore for the company.

The Rea has been chiefly unfortunate in its controlling stockholders, and until there is drastic reorganization, little can be expected. Mr. Ben Hughes, Porcupine correspondent of the *Toronto Globe*, says: "There is little excuse for the closing down of the Pearl Lake mine. If Burr Cartwright had conserved the money he spent on the adornment of the bungalow for the development of the mine, the men would not be unpaid to-day and the company would be solvent and working.

"Operations had reached a stage where a few more thousands of dollars would very probably have opened up a good body of ore; as it stands to-day the stockholders of Pearl Lake own a very extensive plant, but have only the evidence of diamond drill cores that there is a pound of ore at depth. There is little comfort for the stockholders in the as-

surance that these properties are good properties, and will in all probability develop into mines. If they are reorganized and re-financed it will be by alien capital, and little regard will be paid to their interests.

"The Dobie shut down for quite other reasons. It was felt that it was only waste of money to continue working on the property where the plant is now situated, and the company has now a large acreage it can prospect and develop this summer. The Bewick-Moreing Company found they could not obtain control of the Hollinger, and so after making a decent show of sampling the claims they had acquired from the Timmins syndicate, they retired to Alaska with a \$60,000 profit on the manipulation of Hollinger shares and allowed the Pearl Lake villa to be transformed into a hospital.

"It seems, therefore, folly for a man to invest money in a Porcupine company intending to mine and produce gold unless there is assured \$250,000 in the treasury to be devoted, every dollar of it, to transforming the hole in the ground into a producer.

A new hotel with 20 rooms is to be built immediately at Mattagami Landing, and a permanent hotel will be built directly facing the river. Need of good accommodation is felt, as traffic through this settlement is increasing.

Mattagami Landing is the point from which launches connect with Waweatin and Sandy Points, above and below, respectively, where power companies have generating stations, and it is also a stopping place for prospectors going to and from the townships to the west of Tisdale.

Among the buildings in Porcupine which are a credit to the camp, the new King George Hotel is worthy of special mention. It is modern and up-to-date in every way both as regards equipment and service, and would be an ornament to many an older and larger city.

The future of this place looks bright, as it has every facility for a big distributing centre.

◆

If a man is your friend he doesn't have to tell you so.

◆

Cato said: "I had rather men should ask why my statue is not set up than why it is."

Port Arthur, Ont.

Eastern Canadian financiers and manufacturers, headed by F. B. McCurdy, J. R. McLeod and F. M. Brown, have signed an agreement with the city of Port Arthur for the immediate erection of a modern steel and wood car plant, with a capitalization of \$5,000,000. These people are organizers of the Nova Scotia Car Company, Limited, which is operating successfully in Halifax.

The company will employ one thousand men, and, as the plant is located at the head of navigation and in the centre of Canada, it will be in position to supply freight and passenger cars to the various transcontinental railways at the points where most needed.

A great deal of credit is due to the Industrial Commissioner, Mr. N. G. Neill, who has been the means of promoting this enterprise and interesting Eastern capital.

The C.P.R. has notified the Mayor that the company will build here a cleaning elevator in time to deal with the fall crop, capacity 1,000,000 bushels.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

Col. S. W. Ray is Mayor; J. McTeigue, City Clerk; W. J. Gurney, City Treasurer; President Board of Trade, F. S. Wiley; Secretary, N. G. Neill.

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28

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16

Real Estate and Investments

THE MEIKLE CO.

PORT ARTHUR

Radville, Sask.

Radville is a new town and divisional point on C.N.R. line, between Maryfield and Lethbridge; a line to Moose Jaw starts from here, and a line to run to the coal mines, 20 miles distant.

The town is one year old, and has fine town hall, fire hall, red brick two-story public school, municipal hall, churches, public hall, licensed hotel, Bank of Commerce, managed by W. Hastie; Weyburn Security Bank, under the management of McG. Wilkinson.

Builders and carpenters are wanted here. Splendid opening for flour mill. Plenty of water in the river. Also opportunity for dentist and veterinary surgeon.

C.N.R. telegraph and express, phone lines being constructed, two-tank chemical engine and other fire equipment.

Population, 350; assessment, \$120,000; tax rate, 5 mills. President Board of Trade, C. S. Hill; Secretary, G. F. Blundell; Overseer, C. S. Hill; Secretary-Treasurer, E. J. Moore; Postmaster, C. S. Hill.

Rainy River, Ont.

There is a good opportunity here for a brick plant, a doctor, a dentist and a lawyer. Write to Sydney Bateman, Secretary Board of Trade.

The town of Rainy River is on the river of the same name, and located 153 miles east of Winnipeg, and 286 miles west of Port Arthur, on the Canadian Northern Railway. There is a daily boat service in the summer to Kenora, about 86 miles distant on C.P.R.

The population is 2,300; assessment, \$717,458; six teachers in the public school, also separate school, colleges, town hall, fire hall, gravel or cinder in the streets. The sidewalks are being replaced with cement on the principal streets. Canadian Northern telegraph, telephones, electric light and power (private ownership), theatre, dance hall, waterworks (250 connections), sewers and settling beds.

The Bank of Commerce is managed by H. W. Graham.

S. Bateman, Town Clerk and Treasurer; S. Sage, Town Engineer; G. S. Parker, President Board of Trade; R. Reid, Postmaster.

Fire protection in charge of Chief A. H. Hanna, with fire hall, engine and latest

equipment. Thos. McMahon is Chief of Police. There are four good hotels.

Red Deer, Alta.

A party of British capitalists came here recently on an extensive trip through the West. They propose to establish a group of important industries in the West, and after visiting the principal points, have decided to establish their interests at Red Deer, Alta.

Red Deer is midway on the C.P.R. between Calgary and Edmonton. Has added a thousand to its population in the last year. It is now 2,700; assessment, \$4,119,270. G. W. Greene is President of Board of Trade; J. R. Davison, Secretary; R. B. Williver, Mayor; A. T. Stephenson, Treasurer and Clerk; H. Wallace, Postmaster.

Red Deer has public, separate and high schools, convent, business college, ladies' college, court house, municipal buildings, fire hall, societies' hall, theatres, four hotels, Government and Western Electric phones (local, rural and long distance), C.P.R. telegraph, express, waterworks and sewer systems, electric light and power.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Good judgment is often a lucky guess.

The love of money is also the root of much matrimony.

The beauty about a thirst for knowledge is that there is no "Morning After."

It is a true proverb that if you live with a lame man you will learn to halt.—Plutarch.

Regina, Sask.

Regina's distributing territory comprises over 60,000 square miles, in which are located over 250 towns and villages, and a population of nearly half a million.

Situated on the C.P.R. main line, 358 miles west of Winnipeg, Regina is the capital and largest city in Saskatchewan, the commercial and industrial centre of the middle west and possesses unique advantages for manufacturers, wholesalers and investors.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

When this full programme of railway construction is completed Regina will have a total of fifteen lines of railway radiating in all directions.

The city owns and operates the electric light and power plant, and excellent water supply.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow,

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¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

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Regina—Continued

oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J.

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Postmaster, J. Nicoll.

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Rooms en suite, baths, running
water in every room, private tele-
phones, dining-room open from 6.30
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up-to-date hotel convenience, makes
this hotel distinctive in the Canadian
West.

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Plans and Particulars on Application to
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Just between
G.T.R. and C.N.R.
Yards and Shops

Regina

Saskatoon, Sask.

The opportunity is now to be offered to investors to secure an interest in new industries locating in Saskatoon from time to time through the medium of the local industrial league. The idea is that if railways can build miles of trackage on public credit, then small industries should have a chance to do the same on private credit. The amount of the league's subscription in each instance will be in direct proportion to the proposed expenditure of the concern locating here. It is believed that the idea will become very popular with both large and small investors. The league is capitalized at \$1,000,000.

A \$75,000 office building for 3rd Avenue and a \$20,000 apartment block for Nutana have been announced for the spring. Architects of the city are busy preparing plans for many other important buildings. Activity in the real estate market continues. Mr. Weaver, of the Business Exchange, reports the sale of the south-west corner of 25th Street and Ontario Avenue, with a frontage of 90 feet on the avenue, at a price of \$450 per foot. The Archibald Haining Company report that the last of the Rogers addition has been disposed of. The total sales amounted to \$312,000. They also recently sold 75 feet on 4th Avenue, near 22nd, at about \$400 a foot.

A record of \$2,000 a foot has been reached here for real estate, Col. D. T. Smith having sold twenty-five feet to Stepney & Swindley for \$50,000. Colonel Smith bought this lot in 1903 for \$300. He recently sold a corner of 100 feet on Third Avenue for \$65,000, which cost him \$125 in the same year.

Saskatoon added another industry to the already long list which will locate here this spring when the El-Oso Paving Company, of Vancouver, B.C., bought a large site on the outskirts of the city, where they will erect a plant that will handle the business of the entire middle west.

The company have secured contracts in Medicine Hat, in addition to Saskatoon, where they are going to do half the paving to be done this year. Other contracts are under consideration in Moose Jaw and Calgary.

The Canadian Agency, of London, England, will spend \$2,000,000 in constructing a river dam for the production of power, and in lay-

ing down about nine miles of street railway, which will be operating by September of the present year.

Saskatoon's water revenue for 1911 amounted to \$46,118.68.

Saskatoon's population eight years ago was only 113. To-day it is 18,096. A notable feature of this development is the fact that it has been paralleled by the progress of the city's tributary trade territory, which embraces a prosperous region of some 45,000 square miles, and includes within its confines over 180 thriving towns and villages, having direct railway connection with Saskatoon.

The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

Total building permits for 1911, \$5,028,368; bank clearings, \$64,090,952; customs revenue, \$681,336; postal revenue, \$78,815; net assessment, \$23,259,687.

The President of the Board of Trade is Malcolm Isbister; Commissioner is F. MacLure Sclanders; James Clinksill is Mayor; R. M. Keating, Treasurer; Geo. H. Clark, City Engineer; Andrew Leslie, City Clerk; Malcolm Isbister; Postmaster; Thos. Heath, Fire Chief; R. E. Dunning, Chief Police.

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Sault St. Marie, Ont.

Sault Ste. Marie is now an incorporated city. Its population is 11,000.

Figures of last year's business and progress show that Sault Ste. Marie is fast coming to the front rank of mid-western cities. Post office returns for the year give money orders \$595,600, postage stamps \$25,078, and postal savings \$122,014, in every instance about double the amounts of 1910. Customs returns totalled \$768,617 and building permits reached \$4,588,647. Local railway freight handled during the year was 706,275 tons, and through freight handled over two million tons. Local marine freight is estimated at 150,000 tons, while marine freight passing through the Ontario Sault locks approximated about 31,064,000 tons. The population of the city has reached the 17,000 mark.

The city is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc.; bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's River the waste waterway. 100,000 horsepower can be generated here.

Six million dollars are now being spent in industrial construction here.

The railway facilities are: C.P.R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building to have connections here. There

are four miles of electric street railway within the corporation.

The population is 10,613, and the assessment is \$5,967,764; tax rate, 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C.P.R. and G.N.R. telegraph; public, separate, high and technical schools, Government municipal buildings, custom house and good hotels.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

Man is a spirit, and bound by invisible bonds to all men.—Thomas Carlyle.

When opposing warriors join in battle, he who has pity conquers.—Lao Tzu.

James Russell Lowell said: "Some kind of force may be got out of the veriest jade by the near prospect of oats; but the thoroughbred has the spur in its blood."

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St. John, N.B.

The general manager of the Canadian Bank of Commerce, visiting the Maritime Provinces last week, observed what he believes to be a well-founded confidence that a period of substantial expansion has been begun. There is perhaps no better evidence of this confidence than the activity and advance in the price of real estate. The movement is without parallel, and continues with unabated interest. Several more farms in the outskirts of the city, both on the east and west sides, have been purchased by syndicates, and in the city an option was recently taken on a large brick building on King Street, and also on a most desirable corner lot, on which it is said a large apartment house may be erected.

Cement propositions are attracting a good deal of attention at the present time. Not only is it stated that an English company, with large capital, is likely to close with a St. John proposition, but another English company is negotiating with a view to the establishment of a cement plant in the oil shales region in Albert County. This is the enterprise in which Senator Domville is interested.

The annual report of the City Chamberlain shows that the assets of St. John largely exceed the liabilities, and that last year, despite an issue of bonds for permanent improvements, the city's debt was reduced by more than \$64,000.

The exports by the winter steamships from St. John to trans-Atlantic ports is now close to \$15,000,000 in value, over a million and a half ahead of the business for the like period last year.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, bitulithic), and over 77 miles asphalt sidewalks.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

The banks and their managers are: Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and

R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montreal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants' Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson, Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.

Stettler, Alta.

There are good openings here for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

Stettler is between Lacombe and Moose Jaw, at the intersection of the C.P.R. and C.N.R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. Assessment roll, \$1,107,500; tax rate, 25 mills.

There are municipal buildings, public school (cost \$50,000), opera house, fire hall, flour mill, creamery, steam laundry, machine, shops, and good hotels, municipal waterworks and electric light plant; local, rural and Government telephones; C.P.R., C.N.R. telegraph and express.

There are four miles of plank-paved streets, and two and one-half miles of sidewalks.

The Secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants', by J. H. Johnson.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treasurer; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.

"Stocks may rise and fall, prices of all securities may depress until they lose their value, but land can not vanish, nor can thieves steal it, nor can the touch of time ruin it."—A. H. Fredericks.

Tofield, Alta.

That the Tofield district is making a substantial record as the home of mixed farming is indicated by the testimony of local farmers. C. C. Harriman, who lives a mile and a half from town, says: "I took up dairying as the best paying business on a farm, with the result that now the income derived from 15 cows keeps my family comfortably, leaving as an absolute profit all grain raised for market, also hogs and other live stock, and any other produce we may sell." It is stated that not less than 25 families settled in the immediate vicinity of Tofield last year; and many newcomers are expected this spring. The Secretary of the Board of Trade states that there are numerous business openings in this district for energetic people, and farmers who have already settled here are in nearly all cases making money.

Trainloads of ties and rails are leaving Tofield daily for the end of steel on the Tofield-Calgary branch of the G.T.P. This branch is practically all graded to Calgary. The steel is laid to within 94 miles of that city.

Work is now being pushed on the natural gas well at Tofield, which is down to a depth of 950 feet. Four strong flows of gas have been struck, and it is the opinion of experts that plenty of gas will be found at a depth of about 1,200 feet.

Tofield is situated on the G.T.P., 752 miles west of Winnipeg, and 40 miles east of Edmonton—junction point of the main line of the G.T.P. and Tofield-Calgary branch.

Population, 600; assessment, \$412,002; tax rate, 25 mills; land values only.

Fred McHeffy, Fire Chief; Chief of Police, O. H. Mahaffey.

Secretary-Treasurer Board of Trade, S. Nicholson; Postmaster, C. E. Jamieson.

Merchants' Bank is in charge of N. C. Legge.

You never know what is enough unless you know what is more than enough.—William Blake.

Some strand of our own misdoing is involved in every quarrel.—R. L. Stevenson.

"THE BEST TOWN ON THE LINE"

Is what people who travel on the Grand Trunk Pacific
between Winnipeg and Edmonton say about

TOFIELD

ALBERTA

It has made a more rapid growth during the past year, and it has more natural resources, than any other town on the line. Tofield is the Junctional Point of the Main Line and the Tofield-Calgary Branch of the G.T.P. It has tributary to it one of the largest and one of the best Mixed Farming Sections in the West. It is the Northern Freight Terminal of the Tofield-Calgary Branch, the longest and most important branch of the G.T.P. System. It has 20,000 Acres of Coal, now being developed by Five Mining Companies. It has Valuable Clay Deposits. It is an Ideal Location for Factories, having good transportation to good markets and Cheap Power. The Mines and Factories will give employment to a large number of people.

Inside Property—all inside the original town limits—in Tofield, for sale at \$100 a lot up. Easy terms, no interest. For full particulars, including views of the Town and Coal Mines, address

CANADA WEST TOWNSITE COMPANY, LIMITED
617 Somerset Block - Winnipeg, Manitoba

For information regarding Business and Factory Openings in Tofield, address
S. NICHOLSON, Secretary Board of Trade - - - TOFIELD, ALBERTA

Toronto, Ont.

There is talk of pulling down the Canada Life Building to make way for a great modern bank. A Toronto paper remarks that "it was but the other day that people travelled to see the Canada Life Building, which was considered a triumph in office architecture. But it is an old, old building now in downtown Toronto, for it is twenty years old."

Mr. James O'Neill, of the St. Charles restaurant, will shortly build what will be Toronto's biggest hotel. He has sold to the Dominion Bank his property at the corner of Yonge and Melinda Streets.

"I am planning for a hotel with six hundred rooms," said Mr. O'Neill to *The Globe* on Saturday. "I have not secured the site yet, and I would rather not tell you the exact location until I do, but you may say it will be nearer Queen than King Street."

The King Edward Hotel has four hundred rooms.

Mr. O'Neill thought the Dominion Bank contemplated the erection of an eighteen-storey office building on the corner of King and Yonge Streets. He has sold the new St. Charles, or old Harry Webb property, consisting of fifty-six feet on Yonge Street and seventy-eight feet on Melinda Street, for \$525,000, which includes the surrender of the remaining fourteen years' lease of the thirty feet on Yonge Street, now occupied by the old St. Charles' Cafe. The price works out at about \$75 per square foot.

The Dominion Bank will probably erect on the site an eighteen-storey building.

Mr. O'Neill expects to commence construction work on his new hotel and restaurant this summer. The financing of the project has been practically completed already. That the work may proceed without delay, however, Mr. O'Neill may sell the Land Security building at the corner of Adelaide and Victoria Streets, for which he is offered \$400,000. This property has a frontage of 60 feet on Adelaide Street and 210 feet on Victoria Street.

Leases of Yonge Street store property down town are hard to get, for they come high and those who hold them place fancy figures in the terms for their disposal. This fact is being impressed upon Mr. A. Bollard, the tobacco man, whose lease at 128 Yonge Street expires on August 1, when he con-

cludes a ten-year occupancy of the premises. The property is owned by Mr. Henry Sheard and Mr. Bollard has been paying a rental of \$5,000 per annum. The terms for a renewal of the lease are \$6,000 per annum and it is understood that Mr. Bollard has decided to do business elsewhere in preference to paying that. Enquiries made in regard to other leases in the neighborhood show that the holders want anywhere from five to thirty thousand dollars to surrender them.

The Board of Directors of the Canadian National Exhibition for 1912 is as follows: Hon. Pres., Geo. H. Gooderham; President, John G. Kent; 1st Vice, Jos. Oliver; 2nd Vice, Noel Marshall; Executive Committee, Section A, Ald. John Dunn; Section B, George Booth; Section C, R. Fleming; Chairmen of Committees: Horses, J. J. Dixon; Cattle, Robt. Miller; Dairy, W. W. Ballantyne; Women's Work, Noel Marshall; Agriculture, H. R. Frankland; Manufactures, Geo. Booth; Education, C. A. B. Brown; Fine Arts, W. K. McNaught; Poultry, A. Atkinson; Dogs, W. P. Fraser; Grounds, R. H. Graham.

Dredging eastern channel.....	\$ 24,300
Strengthening pier, eastern channel	10,000
Island breakwater.....	21,000
Dredging steamer channels in the harbor.....	20,000
Protection of reclaimed land at the new western channel.....	163,000
Total.....	\$238,517

This is the work the Dominion Government has undertaken to do this season on Toronto harbor.

The \$163,000 protection at the western channel will be spent in building a long row of piles to retain the forty-six acres of newly-made land.

The Island breakwater to be built will extend from a point west of the eastern channel along the lake shore at the Island to a point west of Centre Island, a continuation of what has already been erected.

The \$24,000 to be expended in dredging the eastern channel will be used to obtain a uniform depth of twenty-five feet.

The sum of \$10,000 is to be expended in renewing the superstructure of the western channel pier.

Toronto—Continued

Mr. A. Claude Macdonald, K.C., M.P. of South Toronto, has notified the board that he expects the new western channel will be completed this season. This will include a new Government lighthouse to be placed on it which will take the place of the present lighthouse on the old eastern channel.

The Harbor Board is now calling for tenders for the annual dredging around the docks.

The statement of the assessment and population of the city for 1911, serves to emphasize the extremely rapid growth during the past ten years.

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,-611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The assessment of the city has increased even faster. In 1901 it was \$133,844,955, while the assessment just completed places it at \$344,835,115—an increase during the decade of no less than 158 per cent.

The population and increases from year to year were as follows:

Year	Population	Increase	P. C.
1901	199,043	....	...
1902	205,887	6,844	3.4
1903	211,735	5,848	2.8
1904	226,045	14,310	6.8
1905	238,642	12,597	5.5
* 1906	253,720	15,078	6.3
1907	272,600	18,880	7.4
1908	287,201	14,601	5.3
1909	325,302	38,101	13.2
1910	341,991	16,689	5.1
1911	374,672	32,681	9.7

The increase in the assessment of the city since 1875 has been as follows:

1875.....	\$ 46,506,208
1880.....	50,166,639
1885.....	68,957,706

1890.....	\$136,887,328
1895.....	146,382,412
1900.....	124,992,959
1901.....	128,318,703
1902.....	138,844,955
1903.....	138,588,605
1904.....	142,328,897
1905.....	149,159,206

The most rapid increase in the assessment has been since 1905, and the figures are as follows:

1906.....	\$167,411,678	\$18,252,472
1907.....	184,283,085	16,871,407
1908.....	206,088,990	21,805,905
1909.....	227,800,000	21,711,010
1910.....	269,866,219	42,066,219
1911.....	306,604,774	36,738,556
1912.....	344,835,115	38,230,341

Percentage of increase: 1906, 12.2; 1907, 10.07; 1908, 11.18; 1909, 10.05; 1910, 14.5; 1911, 13.6; 1912, 12.4.

The customs revenue in Toronto for the fiscal year ended March, 1911, was \$14,379,-114, only \$4,000,000 less than the figures of Montreal, which were \$18,327,198. The actual revenue for the calendar year of 1911 was \$15,550,000, an increase of a million and a half over 1910, without including the revenue from the port of West Toronto of over \$500,000.

The following is a table showing the gains Toronto has made in 1911 over 1910:

Bank clearings, 1910.....	\$1,595,954,254.00
Bank clearings, 1911.....	\$1,852,397,605.00
P. O. earnings, 1910.....	\$1,709,493.34
P. O. earnings, 1911.....	\$1,963 065.28
Real estate transfers, 1910.....	14,546
Real estate transfers, 1911.....	16,007
Building permits.....	7,296
Value of buildings erected.....	\$24,374,539
New buildings erected.....	9,869
Population, according to Might's Directory.....	425,400

The Customs receipts for the past year amounted to \$15,538,630, being a net gain over 1910 of \$1,461,441.

The Mayor is G. R. Geary; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley.

Jenkins' Antiques

We have now on show a very fine and
varied selection of

Rare Old Chippendale and Sheraton Furniture

Curious Old Mirrors

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B. M. AND T. JENKINS

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King Edward Hotel

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Long distance telephone in each room.

Luxuriously furnished rooms on the upper floor overlooking the
Bay and Lake Ontario.

The centre of Ontario's famous tourist district.

Five minutes from railway, three minutes from boats.

One of the finest equipped hotels in the world.

European Plan—\$1.50 per day and up

American Plan—\$3.50 per day for room without bath

\$4.00 per day for room with bath

W. C. BAILEY

MANAGER

Vancouver, B.C.

The Vancouver Board of Trade has decided to take aggressive steps to advance the interest of this port in regard to future commerce. All the Pacific ports of the United States are expending large sums of money, varying from \$9,000,000 at San Francisco to \$2,500,000 at Tacoma, and the members of the Board of Trade felt that something should be done at Vancouver without delay if a successful bid were to be made for the increased traffic which, it is felt, is bound to come when the Panama Canal is opened in a year or two.

More than one prominent American business man has declared that Vancouver, as an established Western Canadian port, will be the most active competitor of San Francisco for the canal commerce. To make sure that no condition is lacking, each of the American coast cities, Seattle, Tacoma, Portland and Los Angeles, are expending large amounts to improve their harbors and to install docking facilities.

The mover of the resolution before the Board declared that the question of harbor improvement was the most pressing of all the great commercial problems at present, and the motion was unanimously adopted that the vice-president, in the absence of the president, name seven men to act as a committee.

Mr. A. S. Burgess, of Wanganui, New Zealand, who arrived on the Australian steamer, declared that this port would become the greatest terminal of the whole Pacific coast. He was of the opinion that shipments to and from the Antipodes through Vancouver would steadily increase in volume. He mentioned that many automobiles destined for New Zealand went via San Francisco which should be sent through Vancouver, since the machines were exported from Canada and the United Kingdom.

Mr. H. S. Paterson, a member of the Winnipeg grain exchange, expressed the opinion that the Dominion Government should build grain elevators here. In the east, he said, Minneapolis interests controlled the grain terminals, which was not in the best interests of the people.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list,

with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, —; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., —; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowen; Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

Vancouver—Continued

The electric supply is operated by the B.C. Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows;

President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

Grand Trunk Pacific Telegraphs

At the close of the construction season of the present year the Grand Trunk Pacific and its ally, the National Transcontinental, will be in a position to carry telegraphic despatches from 150 miles west of Yellowhead Pass to Cochrane, a point 900 miles east of Winnipeg, a distance of 1,975 miles over its own lines. Besides this the Grand Trunk Pacific will build over 700 miles of telegraphic lines on branch lines and, from the Prince Rupert end of the Grand Trunk Pacific, a total of 830 miles in all.

Ralph Waldo Emerson said: "Speak as you think; be what you are; pay your debts of all kinds."

WATCH NORTH VANCOUVER

Now that the bridge across the inlet to Vancouver is assured, all property, especially in the vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1,000, on easy payments, can be had now. Buy before you are too late; these will double in a few months. Write for full particulars to

Georgia Real Estate Co., 544 Georgia St., Vancouver, B.C.

BERT D. FROST

Phone 6331

VANCOUVER ISLAND

SHAWN LAKE is one of the most beautiful scenic spots in this Province. It is situated within twenty-five miles of VICTORIA, on the E. & N. Railway, at an elevation of about eight hundred feet. As a summer resort it is unsurpassed, being free from mosquitoes, etc., and on account of the distance from the salt water and the elevation it gives a complete change of air. The LAKE is ideal for boating, and the railroad company run suburban trains for the convenience of business men during the summer months—fare, 50c. During the shooting season one will find deer, blue and willow grouse, also mountain quail very abundant. Now that the City of Victoria is taking over Sooke Lake for waterworks, SHAWNIGAN will be the only desirable body of fresh water within reach. We offer for quick sale some of the choicest locations at the right price, on easy terms. Do not wait until the Spring to secure ground there—everyone intends buying in the Spring. Write us now, before values increase 50 to 100 per cent.

Beaton & Hemsworth, 329 Pender St. West, Vancouver

PHONE SEYMOUR 7221

Victoria, B.C.

Louis Coste, Dominion Government Engineer, has reported favorably to a three thousand foot breakwater to cost a million and a quarter dollars, in preparation for the increased business expected here on the completion of the Panama Canal.

Captain Robinson, who is at present at the coast, in an interview stated that the contract was signed for the erection of the Northern Crown Bank's new premises on the south-west corner of Yates and Government Streets. The contract, which is for about \$150,000, provides for a building of eight storeys, which will cover the whole of the site at present owned by the company, which has a frontage of 70 feet on Government Street. The bank will occupy the corner and the rest of the building will be composed of suites of offices of the most modern design. The finish of the building will be of terra cotta, and will be fully in keeping with the best class of building to be found in Victoria. Before demolishing the present building the bank will have to find temporary quarters elsewhere.

By disposing of a small amount of the site, the bank secures a sum equal to that which it paid for the whole site some years ago, which indicates how land is appreciated in Victoria, as well as in other portions of the Canadian West.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H. Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.

Don't make promises! Get busy—make good! Put in your subscription now before the raise in price.

Honor lies not in never failing, but in rising every time you fall.—Confucius.

Be punctual, saving, temperate.

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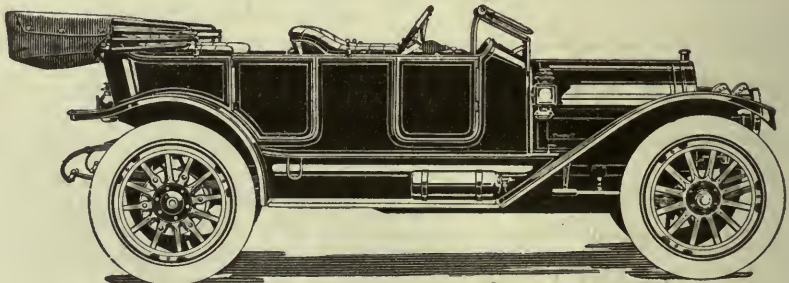
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CARS

Cost Less
Per Horsepower
and
Wheel Base Inch

Than any other fully equipped automobile selling in Canada for \$1,650 or over

A-30 Roadster, 30 H.P., 116 in. W. B., full equipment, nickel finish,	\$1,650
T-35, 5 Passenger Touring, 30 H.P. 116 in. Wheel Base	- - \$1,725
T-55, 5 or 7 Passenger, 50 H.P., 126 in. Wheel Base	- - - \$2,350

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Model T-35, Full Equipment and Nickel Finish, only \$1,725

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VICTORIA

VANCOUVER ISLAND

BRITISH COLUMBIA, CANADA

- The investor's best opportunity on the Pacific Coast.
- The home-seeker's city beyond compare.
- The seat of the Canadian navy on the Pacific.
- The centre of railway activity to the north, east and west.
- The Capital City of British Columbia, and its greatest pride.
- The Sundown City, and last Western Metropolis.
- A city of law and order, peace and prosperity.
- A city of great business enterprise—one hundred million dollars in one week's bank clearings.
- A city of unexcelled educational facilities.
- A city of unparalleled beauty.
- The business man's model city and community.
- The manufacturer's goal on the Pacific.
- The outlet to the Panama Canal.
- The shipbuilding city of Western Canada.
- The city with a present and a future.
- The residence city without an equal anywhere.
- Best climate — Best living — Best people
- No extremes of heat or cold—Most sunshine
- Least fog—Annual rainfall 25 to 28 inches.
- Victoria leads the procession of cities in North America.

DEPT. B.M.
**VANCOUVER ISLAND
DEVELOPMENT LEAGUE**
VICTORIA, B.C., CANADA

Vancouver Island Development League
Victoria, B.C., Canada, Dept. B.M.
Please send me, free of charge, Booklets, etc.
NAME.....
ADDRESS.....

Weyburn, Sask.

The remarkable progress made by the town of Weyburn during the past year is instanced by the figures recently announced by the postal and customs authorities.

The total revenue from the sale of stamps at the local post office during the year ending March 31, 1912, amounted to \$14,692.02, as compared with \$9,454.91 in the previous year, an increase of considerably over 50 per cent.

The customs receipts for the fiscal year just closed totalled \$142,710.98, as against \$60,616 in the previous year, and \$21,546 in 1910, the first year of operation.

Building operations began early in April and are now in full swing. The programme already mapped out will involve an expenditure of considerably over one million dollars, and includes such items as a municipal hospital, \$110,000; department store of five storeys, \$100,000; post office and armory, \$65,000; collegiate institute, \$75,000; telephone exchange, \$30,000; C.P.R. depot, freight sheds and roundhouse, \$80,000; three business and office blocks to be erected by the Proctor Co., Toronto; Canadian City and Town Properties, Ltd., Liverpool, Eng., and a syndicate of Newfoundland capitalists, respectively, that will cost \$50,000 each. Plans are also under way for the erection of another fine hotel, and it is probable that the Bank of Commerce will erect new premises.

The Home Bank recently acquired new premises in the heart of the business centre at a cost of \$1,000 per foot frontage.

This extensive programme of construction will call for a large amount of labor, both skilled and unskilled, and artisans in the building trades will be in great demand.

Owing to the rapid influx of new-comers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital. Large numbers of houses and stores will be needed for rental, and building in Weyburn will prove a very profitable investment.

There are opportunities in Weyburn for all classes of retail business and wholesalers. The industries most needed are planing mills, sash and door factories, twine factories, ma-

chine shops, flax and oatmeal mills, box and soap factories.

The Saskatchewan Dairy Co. has just established a branch creamery here, and numerous other industries are likely to locate within the next few weeks.

The Secretary of the Board of Trade will be pleased to answer any inquiries as to business openings in Weyburn, and to furnish literature on application.

The population has grown from 600 in 1906, to 3,300 in 1912. The town assessment is \$1,780,875, and the balance of borrowing power still unimpaired is \$127,684.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, C. H. Hartney; Bank of Montreal, R. S. Whateley; Home Bank, J. K. Hislop.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. K. Cooke; Mayor, John McTaggart; Clerk, G. Ross; Postmaster, F. McGowan.

1910 Assessment, \$1,455,454; 1911 assessment, \$1,780,875.

*If a man doesn't recognize failure,
failure cannot work him harm.*

*If you're disappointed, don't drift, but
shift.*

THE INTERNATIONAL GATEWAY

POPULATION IN
1906
600

WEYBURN

POPULATION IN
1911
3,300

SASKATCHEWAN, CANADA

The Railroad Centre of the World's Great Wheat Fields

THE BIGGEST LITTLE CITY IN CANADA

Unexcelled Opportunities for Investors and Wholesale Distributors
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CHAS. A. COOKE, SECRETARY, BOARD OF TRADE

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WEYBURN - - SASK.

H. A. STAVELEY

Farm Lands and
City Property

WEYBURN, SASK., CANADA

Winnipeg, Man.

The new headquarters of the Winnipeg Industrial Bureau is now open, including the Home Reunion and Information Bureau. Extensive exhibits of natural resources and manufactured products are being installed. It is stated that a few well-located booths are still open for rental to large manufacturers; but reservations are being made rapidly.

Mixed farming as a profitable field of enterprise in Western Canada continues to command the attention of real estate men, home-seekers and investors in this part of the West. A well-known Winnipeg real estate man says: "The whirlwind campaign of the Million for Manitoba League this week, and the keen enthusiasm which this movement is commanding in Winnipeg and throughout the province, would seem to suggest a fitting occasion to local real estate men to exploit the opportunities afforded by the rich outlying districts of this immediate neighborhood. It is coming to be realized, for instance, that there is a lucrative market for poultry and dairy products such as could be produced all through the surrounding districts adjacent to this city; and without any question the next five years will witness the development of many large poultry and dairy farms within a very few miles of Winnipeg, which will be reaping the profits that now go to distant producers, and to the railways for carrying charges. Should the Million movement lead to no other result than the development of these industries along judicious commercial lines, without question the effort would have been well worth while."

Winnipeg *Once-a-Week* comes forward in advocacy of a chain of official bureaus to be established through the several provinces and designed for the sole purpose of affording protection to the investing public against the frequently reported confidence games that are being more or less successfully perpetrated by so-called wild-cat sub-division operators.

The system advocated would be endowed with full powers for investigation and with unrestricted access to the channels of broadcast publicity. Such officials would make it their business to institute searching inquiry into the character and methods of sub-division and other investment propositions

placed on the market, with a view to furnishing an official endorsement or guarantee of such enterprises as could show intrinsic merit.

It is pointed out that Moose Jaw has recently petitioned the Saskatchewan Government for legislation requiring all maps or plates used for advertising purposes to indicate whether new sub-divisions are within or without the city limits, and the distance of the properties from the main streets of the city.

A press dispatch from Edmonton, Alberta, tells of similar legislation proposed in that province, a bill having already been introduced by George P. Smith, M.L.A., of Camrose, designed to provide buyers of sub-division real estate with some better assurance than is possible at present that they are not investing real money in "gold bricks" or "blue sky." It is admitted by careful observers that the problem is a serious one for the West and for the East; but the position is taken that Western legislatures can at least make a plain statement of the situation for the benefit of the investing public.

The population of Winnipeg and suburbs, including St. Boniface, is estimated by the Henderson Directory compilers as 227,339—multiplying the 82,669 names in the directory by 2.75. This multiple, which would be a moderate one for older Eastern cities, may be a trifle over-large for a new country where young single men are so much in evidence—but the calculation goes to bear out the now general impression that Winnipeg and its environs have a population around the 200,000 mark.

There are not many cities in the world that present greater opportunities to men engaged in any branch of manufacturing than Winnipeg, the capital city of Manitoba. The 175,000 people of Winnipeg invest annually in manufactured goods the sum of \$120,000,000. To these trade turn-over figures must be added \$36,000,000, the value of the output of the 267 factories that are now operating in the city of Winnipeg.

The volume to supply this market is naturally divided into many commodities of varied classes. A partial classification of the chief products that go to make up the big bulk of trade handled in Winnipeg naturally makes interesting and instructive reading for the manufacturer. From a local jobbing stand-

International Securities Co., Ltd.

AUTHORIZED AND EXCLUSIVE AGENT OF

GRAND TRUNK PACIFIC

For sale of its Townsite Lots in Divisional Points of Melville, Watrous, Biggar, Wainwright and Junctional Point of Tofield, as well as Town of Scott, all located on Main Line of Grand Trunk Pacific Railway between Winnipeg and Edmonton.

The International Securities Company, Limited, is the owner or manager for sale of important Townsites or Subdivisions to Cities or Towns, as follows :

Regina, Sask.

Canora, Sask.

Moose Jaw, Sask.

Weyburn, Sask.

Medicine Hat, Alta.

Entwistle, Alta.

Lethbridge, Alta.

Lacombe, Alta.

North Battleford, Sask.

Yorkton, Sask.

Swift Current, Sask.

Inquiries are solicited from parties seeking a sound investment in any of above-named Cities and Towns. Many of these places afford splendid openings for business and professional men. Full information will be freely furnished and booklets, maps, etc., regarding any of these cities or towns, mailed free upon request.

International Securities Co., Ltd.

WINNIPEG
Somerset Block

VANCOUVER
Dominion Trust Building

TORONTO
Kent Building

MONTREAL
Yorkshire Building, St. James St.

Winnipeg—Continued

point, records show that \$25,000,000 is credited to the agricultural implement and farm machinery dealer, \$16,000,000 to the hardware trade, \$15,000,000 in groceries, \$17,000,000 in dry goods and textiles, \$12,000,000 to the iron and building trades, over \$6,000,000 to the boot and shoe trade, and \$5,000,000 for the automobile industry. Encouraging figures are also given for the manufacture of railway and municipal supplies, furniture, drugs, electrical appliances, chemicals, confectionery, metal products, leather goods, stoves, ranges, furnaces, household necessities and other less important commodities.

The Board of Control and the City Council are now making preparations for a competition of plans for the new city hall. Apparently, the idea is to call for plans covering the site of the present city hall, as well as the market in the rear, the intention being to erect at present the rear portion along utilitarian lines, to be followed later by the completion of a more handsome front portion.

Winnipeg has available raw materials in abundance: Grains of all kinds for the flour and cereal food manufacturer; wool for the spinner; flax seed for the oil manufacturer; sugar beets can be grown profitably; hides for the tanner and shoe manufacturer; big scrap iron centre; clay for brick and pottery; straw and pulp for paper mills; mineral; gypsum; peat sale; manganese; limestone and sand for glass making; iron deposits on navigable water to city; and many other natural resources undeveloped.

Winnipeg is one of the world's healthful cities; the death-rate last year was only 13.6 per 1,000 inhabitants. The city's artesian well water is unexcelled for its purity. Winnipeg is 710 feet above the sea level. Summer days have 16 hours' sunshine, and winter is marked by clear weather, absence of moisture making climate agreeable and pleasant.

Winnipeg has expended in the past six years and nine months ending September 30th, 1911, \$75,461,175 in new buildings. This represented 23,451 buildings, and it is safe to say that no city on the continent can show a better balanced distribution for a solid growth than has gone into the wholesale houses, business blocks, churches, schools and handsome homes and apartments of Winni-

peg. For example, take the nine months of year 1911, ending September 30th: \$2,333,322 has gone into fine apartment blocks, the average cost of the eight largest being \$96,000 each, and of the fifteen largest \$76,333 each; eighty-seven factory and warehouse buildings have been erected in the nine months at a cost of \$2,487,400, and for schools, churches and hospitals, \$1,018,500. Prosperity is indicated in the handsome private homes of citizens that have been erected from January to October, 1911. Twenty-four of these residences have cost on an average \$17,270 each, while there have been one hundred and sixty-three homes built costing between \$5,000 and \$10,000 each, and four hundred and seventy-two houses that cost over \$3,000 and less than \$5,000. Among the goods that are made in Winnipeg's factories are awnings, tents and flags, Japan ware, coffee ware, milk cans; bags of cotton and jute, grain bags, flour bags, bags of burlap for coal and heavy material; bedding, mattresses and pillows; boxes and crates; brick, clay and cement products; concrete blocks; butter and dairy products; carriages, trucks, wagons, fire department trucks and wagons, sleighs; cigars, confectionery, candies; cornices, tin and galvanized house fittings and roofing materials; copper plate, zinc and tin engravings, wire, woven wire, gate, farm, poultry and stock fencing; cereals and breakfast goods; chipped, bevelled and stained glass; harness, horse collars, saddlery, robes, whips, rugs, horse clothing; iron and brass ware, boilers, machinery, transmitters, structural steel, iron fencing, ornamental ironwork, rolled iron, hoisting engines; jewellery, marble and other stone monuments; lubricating and linseed oil; packing-house products, pork products, lard, cured meats; house and carriage paints, varnishes, putty, stock food; laundry and toilet soap, washing powder; dressed, artificial and ornamental stone and marble; grocery sundries, package teas, coffees, baking powder, spices, extracts, bottled syrups, vinegar, pickles, catsup; ladies' and children's ready-made clothing, men's shirts, overalls and caps; office and bank fittings, fixtures, sash doors, screens, stairwork; furs; brooms, gypsum and plaster products; rubber stamps; trunks; asbestos goods.

The increase in population is shown in the following table:

To the MANUFACTURER

WESTERN CANADA is a big field, filled with a prosperous people. The remarkable development taking place is creating an unprecedented demand for home industries.

WINNIPEG

The natural supply centre, wants these manufacturers and offers greater combined advantages in cheap power, lights, sites, low taxation, labor conditions, railway facilities, banking, etc., than any city in Canada.

Special reports prepared and mailed free of charge, on the manufacturing possibilities of any line of industry, by addressing

Chas. F. Roland, Commissioner
Winnipeg Industrial Bureau, Winnipeg, Manitoba

Winnipeg—Continued

1902.....	48,411
1904.....	67,262
1906.....	101,057
1908.....	128,000
1910.....	151,450
1911 (Estimated).....	180,000

Winnipeg realty values increase steadily. The following figures give the total assessments of the city:

1901.....	\$ 25,077,400
1902.....	28,615,810
1905.....	62,727,680
1906.....	80,511,727
1909.....	131,402,800
1911.....	175,000,000

1911 Tax Rate, 13¼ mills.

As an indication of the expansion of business the following table of bank clearings will be of interest:

1902.....	\$188,370,003
1904.....	294,601,437
1906.....	504,585,914
1908.....	614,111,801
1910.....	953,415,281
1911 (1st nine months).....	751,795,673

The marked advance in the value of new buildings' operations which took place in 1910 has been well maintained during the present year. A comparative statement will make this clear:

Building Permits:

1908.....	\$ 5,513,700
1909.....	9,226,325
1910.....	15,116,450
1911 (1st 10 months).....	16,939,650

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A.

Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants', W. J. Finucan.

One hundred and ten new factories have been established in Winnipeg during the past four years.

There are special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies' ready-to-wear goods, food stuffs, starch, boots and shoes, felt wear, metal goods, wire nails, hardware specialties, flax and jute goods, beet sugar, elevator machinery, electrical fixtures, automobiles, home and office furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges and furnaces.

The municipal power plant is located at Point du Bois, on the Winnipeg River, 77 miles north-east of the city of Winnipeg. The water fall—naturally 32 feet—is increased by the power development dam to 47 feet. Mill pond of 6,000 acres.

The Mayor is R. D. Waugh; City Clerk, C. J. Brown; City Treasurer, R. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. R. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, J.

Winnipeg—Continued

Bruce Gordon; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

MANITOBA GYPSUM CO.
LIMITED

WINNIPEG, MAN.

Manufacturers of the
"EMPIRE" Brand of
WALL PLASTER

MR. INVESTOR

Funds entrusted to us by non-resident clients receive our most careful attention. Write for "Profits," a four-page leaflet which will show you what we have done for some of our clients in the way of Investments in WINNIPEG and SUBURBAN PROPERTY.

OAKES LAND CO.

Suites 1010-1011 McArthur Block, Winnipeg

References: Eastern Townships Bank

ALLAN, KILLAM & McKAY

INSURANCE, FINANCIAL, REAL
ESTATE AND RENTAL AGENTS

Bulman Block, Winnipeg
Phone Garry 600

CHARLES D. CORBOULD

| CHARTERED ACCOUNTANT

719 Somerset Block, Winnipeg

OSCAR HUDSON & CO.

Chartered Accountants

TORONTO, MONTREAL
WINNIPEG

Manitoba Glass Mfg. Co., Ltd.

Manufacturers of

BOTTLES and FRUIT JARS

Head Office

303 Keewayden Block, WINNIPEG

OSLER, HAMMOND & NANTON

Financial Agents and Investment Brokers

WINNIPEG, CANADA.

The West Shows the East

(From the St. Thomas Journal)

A small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Yorkton, Sask.

W. Boerema, an Englishman representing a strong syndicate of investors in the Old Country, recently made the following statement after visiting Yorkton: "Land values are lower in Yorkton than in any other town of its size in Canada. Yorkton has never had a real estate boom, but has always gone forward on a sure and sound basis of actual industrial improvement." As illustrating the recent rapid advances in property values, the case is cited of B. F. Patrick, who bought 100 feet on First Avenue at \$30 per foot. About four weeks later he sold the same property to Winnipeg investors for \$5,300. Similar deals have since been recorded in the immediate vicinity.

The Yorkton Board of Trade have decided to take an exhibition booth in the Winnipeg Industrial Exposition building, and at a recent meeting authorized a contract being made for a period of three years.

Yorkton is on the C.P.R. line, 282 miles west of Winnipeg. The Grand Trunk Pacific also serves town. Customs House, Dominion and Canadian Express. C.P.R. and G.T. Pacific Telegraphs are in operation.

Yorkton has just completed the installation of a municipal electric light system, and other improvements are in progress. There are Government local and long distance phones. The phone system will be taken over by municipality in 1912.

The gas is supplied by private company.

There is a fine town hall, theatre, Odd-fellows' hall, Collegiate Institute (which cost \$75,000), business colleges, barracks of the R.N.W. Mounted Police and a new \$75,000 Catholic Hospital.

The population now exceeds 3,500; assessment \$2,600,000, tax rate 24 mills.

The eight elevators have a capacity of 65,000 bushels, and handled last season 2,181,000 bushels of grain.

The stock yards handled 2,874 cattle and 1,434 hogs. The flour mill has a capacity of 100 barrels a day. The oatmeal mills find plenty to do as well as the other industries located in this rich mixed farming district.

The banks and their managers are: British North America, J. McDonald; Toronto, M. Duncan; Union, C. W. R. Pearson; Commerce, H. L. Edmonds.

There are 18 miles of streets with cement sidewalks, and a good sign of prosperity is that there are no stores vacant.

Levi Beck is Mayor; Dr. E. L. Cash, Hon. President Board of Trade; J. A. M. Patrick, President; J. M. Clark, Vice-President; G. H. Bradbrook, Secretary-Treasurer; A. McArthur, Resident Engineer; T. F. Acheson, Secretary-Treasurer; J. M. Clark, Postmaster; F. Pawlett, Fire Chief; Inspector Junget of Royal N.W. Mounted Police.

"SANDY MACDONALD" SCOTCH WHISKY TEN YEARS OLD

**We would make it better—
BUT WE CAN'T!**

**We could make it cheaper—
BUT WE WON'T!**

Ask for "Sandy Macdonald" at the Bar

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**Stone Quarry, East Hamilton
HOUSE ADDRESS
614 KING STREET EAST
HAMILTON**

THE BUSY MAN'S CANADA

Published Monthly in the Interest of Canadian Progress and Development

VOL. II

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No. 5

Topics of To-day

The Modern Canadian

To the Britisher on First Acquaintance He is Unmistakably and
Almost Indistinguishably American

Rev. R. F. Dixon, of Wolfville, N.S., in The Standard of Empire.

THE British Empire is being subjected to a twofold set of forces, at first sight apparently antagonistic and mutually conflicting, but in reality complementary.

The very influences that are swiftly tending to a disintegration of the older solidarity are making for the newer and final consolidation.

The old ties are parting one by one, but their place is being taken by the still more durable bonds of reciprocal responsibilities.

Exactly to predict the constitution of the British Empire within the next twenty-five or thirty years is, of course, an impossibility, for the world has never seen anything like it before.

But the general principles by which it will subsist and hold together are already declaring themselves.

That the Empire therefore will develop upon what may be called sub-

national lines, which will result in the evolution of distinctive national types, is already evident.

Eventually it is likely that a dual type will be produced which I may call the Imperial and the National.

There will be, as indeed there is now to a certain extent, the generic type of Briton, possessed the Empire over of certain well-defined traits.

Then there will be the local and particular type, unmistakably differentiated from each other in certain minor but easily recognized characteristics.

Four Distinct National Types

To-day, outside of the United Kingdom, we have at least four more or less distinct national types under the Flag: the Australian, the South African, the New Zealander, and the Canadian.

To these I may add the "Tropical"—the type produced in the West Indies,

for instance, where our race has been planted for nearly three centuries, and in other tropical dependencies.

By far the most marked and distinctive of these sub-national types is the Canadian.

For while, speaking from my own experience, you might possibly mistake the typical Australian, or South African, or West Indian for an old countryman, you could never mistake the typical Canadian for a native of the British Isles.

He's an American

The true Canadian is a thorough "American." And here I stop to explain. I used the term "American" in its wider, truer, and only legitimate sense.

Our neighbors to the south have as yet monopolized the name almost unchallenged.

History nowhere records a more colossal and stupendous piece of race assumption than this cool and exclusive appropriation of the name "American" by one out of at least a dozen nationalities equally entitled to its use.

It is as if Frenchmen were to insist on calling themselves Europeans and all the rest of the inhabitants of the Continent, Italians, Spaniards, Germans, etc.

This tremendous bit of self-assertion on the part of "United Statesers" has as yet been meekly submitted to by the other American nations.

But with us Canadians a kindred nation, and inheriting, by the way, from our common ancestors a pretty good conceit of ourselves, there has been a growing feeling that however Mexicans and Chilians and Brazilians may regard the matter, we have just as much right to this comprehensive title as have our "separated brethren" on the other side of the line, which is mostly imaginary.

And Here He Is

The Canadian, then, may be described as an American of the old pre-revolu-

tionary type, possessing many of the characteristics of the typical "American" and "United Stateser" of to-day (or yesterday), but still retaining a certain individuality, neither exclusively American nor exclusively British, but approximating to both.

To the Britisher on first acquaintance he is unmistakably and almost indistinguishably American.

To the "American" he smacks strongly of the Britisher.

In a company composed of the three races his superficial resemblance to the "American" and his unlikeness to the Briton will be very marked.

But a short acquaintance will reveal the fact that while superficially or externally, in accent, personal appearance, and bearing he is noticeably and sometimes strikingly un-English, in his deeper characteristics he is British to the core.

His Material Standards

Go deeper still and you will find something that is peculiarly and emphatically his own.

He has all the American inability for comprehending fine social distinctions, the prestige of high birth and connections; his instinctive admiration for success and for the man who "makes good" and "gets there"; the disposition to judge all "progress" by material standards, the readiness to extend a helping hand to all those ready to help themselves, and consideration for women.

On the other hand, he has all the Briton's reverence for duly constituted authority as embodied in the majesty of the law, which is most impressively evidenced by the fact that never once in the history of the Dominion has there been a case of lynching; in his decided preference for monarchical forms of government; in his regard for the sanctity of marriage—there were only seven divorces in Canada last year—and in his ready and peaceable acquiescence in the rule of the majority.

He is British, moreover, in his love of field sports, though this is probably not exceptionally strong in his case; in a certain stolidity of temperament which makes him far less susceptible than the "American" to sudden appeals to his emotions and imagination.

His Better Physique

Over and above all this, the Canadian again has his own traits and characteristics. Personally, he has a better physique than the "American," living as he does a simpler and more wholesome life, and coming of purer stock. His accent, again, though on the whole it must be acknowledged, markedly approximating to the "American," has a character of its own unmistakable to the trained ear.

The accent in Canada varies to a certain extent.

In the Maritime Provinces, and especially in Nova Scotia, it is, on the whole, more "English" than it is in Ontario and the West generally. By "English" I mean the use of the broad "a" in such words as pass, grant, can't, half, etc. In Ontario and the West the "a" is invariably flat, as it is in the North of England.

On the whole, however, it may safely be said that the general average of the English spoken in Canada is far above what one hears in the British Isles. And there is a conciseness and expressiveness about the ordinary talk of the ordinary people that one seldom hears in Great Britain.

The number of plain, imperfectly educated people who can at a pinch make a creditable speech in public is remarkably large.

All our public bodies, city and town and village and county councils, synods, conferences, "lodges," legislatures, etc., include a surprisingly high percentage of excellent and often forcible and eloquent speakers.

For a progressive people, the Cana-

dians are politically remarkably Conservative.

Governments once established have a strong tendency to remain established.

In the province of Ontario the same party held power for over thirty years.

Since Confederation, in 1867, there have been few changes.

The Canadians are great hero-worshippers, and as long as I have been here, the country has been mainly ruled by "grand old men."

In Ontario, Sir Oliver Mowat gradually came to occupy an absolutely impregnable position as Provincial Premier, winning some seven or eight general elections one after the other. Sir Oliver finally retired to the Senate.

Almost the same could be said of Sir John A. Macdonald, the great Conservative leader, who died in office.

On the whole, the Canadian is an individual of markedly temperate habits, the consumption of intoxicants per capita for the whole country being, I believe, the lowest in the civilized world.

In the Maritime Provinces, outside two or three towns and cities, prohibition prevails, and in many of the Ontario municipalities the selling of liquor has been abolished by local option.

Doesn't Like "Crooking the Elbow."

The prejudice against the habitual use of liquor is among large masses of the inhabitants almost fanatical in its intensity, and the man who is known to "indulge" or "crook his elbow," unless he is a person of exceptional and transcendent ability, has no standing whatever in the community.

It is safe to say that even the strictly moderate user of intoxicants is almost fatally handicapped in seeking any position of trust.

Personally, I think matters are carried too far in this respect.

But it is the safe extreme, and it is a prejudice with which, if a man be not prepared to reckon, he may as well

make up his mind not to seek his fortune in the country.

Canadians are a civil but hardly what I would call a well-mannered people.

To a certain extent, however, I would make an exception in the case of the Maritime Provinces, where as someone once put it to me, "the people are not in such a desperate hurry as they are further West, and have time to be polite."

Brusque but Good-Natured

A certain brusqueness of manner is often calculated to produce a false impression; for a more hospitable, good-natured, and even-tempered individual than the same typical Canadian, as I can testify from nearly forty years' experience, it would be hard to find.

I attribute this brusqueness largely to the almost universal employment of female teachers in our rural schools, and the consequent lack of vigorous discipline for the boys.

To pass on from the superficial to the fundamental, and from the accidental to the essential, the Canadians are a remarkably moral, clean-living people.

In no country in the world is life and property safer and the law more efficiently administered throughout the length and breadth of the land.

His Courts are Clean

During the whole course of my long residence in the country I never remember a single instance of any aspersion on the personal character of any of our judges, or any charge of malfeasance in their decisions in the public press.

The percentage of illegitimate births is one of the lowest in the world.

The religious statistics of 1901 show only a few thousand avowed unbelievers. Church attendance all over the country is high, much higher, I should judge, from what I remember to have seen than in Great Britain.

The observance of the Lord's Day is far stricter than in the United States,

and certainly a good deal more so than in England.

Man for man—I speak from the impartial standpoint of a born Englishman—the Canadian is superior to the "American."

He is more thorough.

Professional standards are higher with us than in the States. The ability which with us will enable a man to hold his own, will, on the other side of the border, push him to the front.

His Predominating Loyalty

The loyalty of the typical Canadian is known the Empire over, and is of tough and durable fibre. Of all political forces, it is the predominating factor in our national life.

On this all Canadians stand on common ground, and all unite in making it the touchstone of political orthodoxy.

During the whole of my residence here I cannot call to mind a single attack, direct or veiled, by any reputable publicist or newspaper on the British connection.

Such a publication as the Sydney Bulletin, full of sneers at the Mother Country, innuendos about the Royal Family, is absolutely unimaginable in Canada.

To sum up, the Canadian has undoubtedly his limitations, and failings; but, taken all round, he is a type of citizen of which the Empire may well be proud, and without which she would be appreciably poorer.

He is strong, virile, steadfast, serious, self-reliant, clean-minded, simple (as yet) in his tastes; religious, and well-balanced, and exhibits in his person a remarkably well-adjusted blend of all the best and strongest qualities of the three races from which he is sprung.

It required more brains and greater courage to practise the Golden Rule than to win battles or measure the stars, or gain wealth.—Luke North.

War Against War as a Business Movement

"I Have Spoken of the Enthusiasm for War. I Propose that We Attack War and Plunder Its Treasury"

Mr. John Lewis before the Conference on International Arbitration.

MR. JOHN LEWIS, of the Toronto *Daily Star*, addressed the Conference on International Arbitration at Lake Mohonk, N.Y. He dealt with the question of law and order for the world, the re-organization of humanity, and the co-operation of nations. It is upon these lines that the Mohonk Conference proceeds. Its members are not dreamers, but largely business men, who regard war as a nuisance and a hindrance to business. It does not merely denounce war, but seeks to put something better in its place—to substitute law and order for anarchy.

"I begin," said Mr. Lewis, "with a reference to my own calling, that of a writer for a newspaper, because I desire to indicate in a practical way a difficulty that I find in furthering this movement—and a possible solution.

"I find little or no opposition of an active kind to these views. But I do find a certain lack of enthusiasm.

"Some of you may say that when the audience goes to sleep, the remedy is to wake up the speaker, and I am quite willing to be awakened. But I find that this difficulty is not peculiar to myself.

"My experience is that a meeting held for the promotion of peace is a small meeting. The people who attend are good people, but they are too few, and they are usually the same people. The military procession with the band will attract a hundred people to our one."

"Now, I for one am not disposed to grumble at those who do not come to our meetings. There is no use scolding the people. They are the material we

have to work with. And we as workers in a movement for the unity and brotherhood of the human race must have confidence in the people, and in the essential goodness of human nature.

"So we must keep walking around human nature, and approaching it at one angle after another until we succeed.

The Jingo's Easier Task

"What is the reason the jingo has so much easier a task than we have, and that even in a Christian church the people respond to a sermon with a martial ring more quickly than to an appeal for peace?

"The first and obvious answer is that the jingo speaker is touching a match



MR. JOHN LEWIS

to a lot of inflammable material; and we all know it is much easier to start a fire than to put the fire out, or to rebuild the house.

"But that is the worst side, and it is often better to tackle an enemy on his strong side.

"What is the strong side of this jingo appeal?

"It is calling for action; and action is good. It is calling for conflict; and conflict is not always bad. We cannot meet it by advising people to sit still and do nothing. We must say yes, action is good, but you are calling for the wrong kind of action.

Conflict is good, but you are asking men to fight the wrong things and the wrong people.

"Heroism and self-sacrifice are good, but you are asking men to waste heroism and self-sacrifice.

"No tragedy of war is deeper than that. Waste of money and of the products of honest industry is bad.

"Waste of life is worse.

"But worst of all is waste of heroism, of courage, of self-sacrifice, of all the nobler qualities which in war are often perverted to evil uses.

Not Peace, but a Sword

"So I think we must approach human nature saying: We come not to bring you rest and quietness, but to show you the need and opportunity for intelligent action, for a life as strenuous as that of war and infinitely more fruitful. We bring you not peace but a sword, a sword not drawn against your brother in France or Germany or Russia, but against the common enemies of mankind.

"We find more response to our efforts to awaken interest in positive and constructive things.

"When there is a world-wide disaster, a shipwreck, a famine, an earthquake, there is little difficulty in awakening the interest and sympathy of the world. We find ourselves moving with one of the

great elemental forces of the universe, the force of human sympathy. We have hitched our wagon, not to a star, but to the sun, the source of power.

"I believe that this conference and kindred movements are tending toward nothing less than a general reorganization of humanity upon a basis analogous to that of nations and empires.

The human race as a whole will have its recognized institutions, its courts, its parliament, its press, its educational system. And these institutions will have as their driving power a force akin to that of the broadest and warmest patriotism—the enthusiasm of humanity.

"You have made a beginning. You have an international court which has been a triumphant success in itself, and which points the way to other things.

"The Hague Tribunal is important, not only for what it has achieved directly in settling disputes without war, but because it points the way to a general reorganization of human society, upon a basis which will render war impossible and give an immense impulse to civilization.

"It marks the beginning of a true citizenship of the world, with a sense of duty toward the whole human race.

"Now, looking at The Hague Tribunal as one of our pieces of international machinery, what is its driving power, its steam?

"We used to hear the objection made that its judgments could not be enforced.

"If that means that it works without the backing of physical force, I regard that as an advantage, not as a drawback.

"It is a sublime spectacle, full of hope, to see that court extending a silent, yet cordial invitation to the nations; offering its services to all, but forcing them upon none.

"I am glad that its judgments are accepted purely by their intrinsic merit, by their justice, by their appeal to the reason and conscience of mankind.

"Force will rule the world until right

is ready,' is the maxim that might be written over the portals of The Hague Tribunal.

"That shows us again the field in which our work is to be done.

"Those whose aim is to keep nations apart must work mainly in the physical world. I refer not only to armies and fortifications, but to Customs tariffs. I have no faith in protective tariffs, but as a worker in this cause I am not much worried about tariffs.

"Tariffs operate upon physical things, while you work in the realm of ideas. Let me illustrate.

"When we who live in other countries return to our homes, the Customs collector searches our baggage for alien boots, but he does not search our hearts and minds for any thoughts or sentiments we have received here.

No Duty on Thought

There are duties on stoves and clothes and potatoes and wheat. But ideas are on the free list. Friendship is on the free list. So tariffs need not worry us a great deal so long as thought is free.

"It is in this view that I mention two or three methods of international organization and co-operation. Some already begun, some possible. I do not guarantee that all are practicable, but they will serve as illustrations of the field in which we may work and the activities that are open to us.

"There is the inter-Parliamentary union, which may develop into a true Parliament of man.

"You hear the objection made, as you heard it in the case of The Hague Tribunal, that physical force is lacking, that a Parliament of man could not enact statutes which could be enforced. I attach little weight to that objection.

"National Parliaments do much more than enact statutes. They express and they mould public opinion. They afford means for interchange of thought. They promote great national enterprises.

"Your world Parliament would do analogous things in a wider field.

"It could express and mould the public opinion of the world.

"It could provide for the interchange of thought between nations.

"It could promote enterprises of world-wide scope.

"It has occurred to me as a possible development of the organization of world forces that we might have an international university and an international newspaper or magazine.

"But there are details and difficulties to be discussed with which I shall not trouble you to-night, and I mention them merely to illustrate the idea of the possible construction of new machinery for a world-wide organization.

"Now, I return to the question of driving power, the steam for our machinery.

"In The Hague Tribunal you have the force of justice.

"In the Parliamentary Union, possibly in the world university and the world journal, you have the driving power of intellect.

"But there are greater forces than these—the driving power of sentiment, of sympathy, of courage, of self-sacrifice, of heroism.

"Take the Titanic disaster.

"It aroused world-wide sympathy. It afforded instances of heroism and affection stronger than death. Finally it brought forth a proposal for an international conference on life-saving at sea.

"If the nations would co-operate they could make the oceans as safe from such disasters as they are now from pirates.

"A vessel sinking like the Titanic and sending out its wireless messages for aid would not have to depend upon the chance proximity of another ship. There would be systematic co-operation.

"Already we read of battleships, built for purposes of destruction, sent upon errands of mercy.

"On the occasion of the earthquake in

Sicily some years ago all the great powers sent warships to the assistance of the inhabitants.

"A New York newspaper then made this remarkable comment:

"There is a portent in this alliance of the fighting forces of the world to do battle against disaster, and to mitigate a great calamity that has fallen upon mankind. It foreshadows a day that shall surely dawn upon the earth, when men will put an end to the fearful cruelty and waste of war, and will unite, not only on great and exceptional occasions, but in a steady and perpetual concord, to bring all the resources of organized science and art to bear upon the difficulties and dangers of our earthly existence.

Plunder War's Treasury

"I have spoken of the enthusiasm for war. I propose that we not only attack

war, but plunder its treasury, destroy what is evil, and loot and carry away what is good, and use it for our own purposes.

"Undoubtedly in war, inspired though it be by hatred and many baser qualities, you create an emergency which draws forth heroism, self-sacrifice, and the spirit of comradeship. So if you set fire to a building, you would bring out the courage of firemen; if you sink a ship, you bring forth the courage of sailors and passengers.

"But while we call the gallant fireman a hero, we call the incendiary a criminal; and criminal is the man who encourages war, or who sows the seed of international hatred.

"Yet all these calamities do serve to show to what heights human nature may rise. They point to sources of power which, if rightly used, might almost abolish the crime and misery of the world."



The Titanic

By Elbert Hubbard

IT is a night of a thousand stars. The date, Sunday, April 14, 1912. The time, 11.20 p.m.

The place, off Cape Race—that Cemetery of the Sea.

Suddenly a silence comes—the engines have stopped—the great iron heart of the ship has ceased to beat.

Such a silence is always ominous to those who go down to the sea in ships.

"The engines have stopped!"

Eyes peer; ears listen; startled minds wait!

A half-minute goes by.

Then the great ship groans, as her keel grates and grinds. She reels, rocks, struggles as if to free herself from a titanic grasp, and as she rights herself, people standing lose their centre of gravity.

Not a shock—only about the same sensation that one feels when the ferry-boat slides into her landing-slip, with a somewhat hasty hand at the wheel.

On board the ferry we know what has happened—here we do not.

"An iceberg!" some one cries.

The word is passed along.

"Only an iceberg! Barely grated it—side-swiped it—that is all! Ah, ha!"

The few on deck, and some of those in cabins peering out of portholes, see a great white mass go gliding by.

A shower of broken ice has covered the decks. Passengers pick up specimens, "for souvenirs to carry home," they laughingly say.

Five minutes pass—the engines start again—but only for an instant.

Again the steam is shut off. Then the

siren-whistles cleave and saw the frosty air.

Silence and the sirens! Alarm, but no tumult—but why blow the whistles when there is no fog?

The cold is piercing. Some who have come up on deck return to their cabin for wraps and overcoats.

The men laugh—and a few nervously smoke.

It is a cold, clear night of stars. There is no moon. The sea is smooth as a summer pond.

The great towering iceberg that loomed above the topmost mast has done its work, gone on, disappeared, piloted by its partners, the darkness and the night.

"There was no iceberg—you only imagined it," a man declares.

"Go back to bed—there is no danger—this ship can not sink anyway!" says the Managing Director of the Company.

In a lull of the screaming siren, a hoarse voice is heard calling through a megaphone from the bridge—"Man the lifeboats! Women and children first!"

"It sounds just like a play," says Henry Harris to Major Butt.

Stewards and waiters are giving out life-preservers and showing passengers how to put them on.

There is laughter—a little hysteric. "I want my clothes made to order," a woman protests. "An outrageous fit! Give me a man's size!"

The order of the Captain on the bridge is repeated by other officers—"Man the lifeboats! Women and children first!"

"It's a boat-drill—that's all!"

"A precautionary measure—we'll be going ahead soon," says George Widener to his wife, in reassuring tones as he holds her hand.

Women are loath to get into the boats. Officers, not over-gently, seize them, and half-lift and push them in. Children, crying, and some half-asleep, are passed over into the boats.

Mother-arms reach out and take the

little ones. Parentage and ownership are lost sight of.

Some boats are only half-filled, so slow are the women to believe that rescue is necessary.

The boats are lowered, awkwardly, for there has never been a boat-drill, and assignments are being made haphazard.

A sudden little tilt of the deck hastens the proceeding. The bows of the ship are settling—there is a very perceptible list to starboard. *

An Englishman, tired and blase, comes out of the smoking-room, having just ceased a card game. He very deliberately approaches an officer who is loading women and children into a lifeboat.

The globe-trotting Briton is filling his pipe. "I si, orficer, you know; what seems to be the matter with this bloomin' craft, you know?"

"Fool," roars the officer, "the ship is sinking!"

"Well," says the Englishman, as he strikes a match on the rail, "Well, you know, if she is sinking, just let'er down a little easy, you know."

John Jacob Astor half-forces his wife into the boat. She submits, but much against her will. He climbs over and takes a seat beside her in the lifeboat. It is a ruse to get her in—he kisses her tenderly—stands up, steps lightly out and gives his place to a woman.

"Lower away!" calls the officer.

"Wait—here is a boy—his mother is in there!"

"Lower away!" calls the officer—"there is no more room."

Colonel Astor steps back. George Widener tosses him a woman's hat, picked-up from the deck. Colonel Astor jams the hat on the boy's head, takes the lad up in his arms, runs to the rail and calls, "You won't leave this little girl, will you?"

"Drop her into the boat," shouts the officer. The child drops into friendly hands as the boat is lowered.

Astor turns to Widener and laughingly says, "Well, we put one over on 'em that time."

"I'll meet you in New York," calls Colonel Astor to his wife as the boat pulls off. He lights a cigarette and passes the silver case and a match-box along to the other men.

A man runs back to his cabin to get a box of money and jewels. The box is worth three hundred thousand dollars. The man changes his mind and gets three oranges, and gives one orange each to three children as they are lifted into safety.

As a lifeboat is being lowered, Mr. and Mrs. Isador Straus come running with arms full of blankets, brought from their stateroom. They throw the bedding to the people in the boat.

"Help that woman in!" shouts an officer. Two sailors seize Mrs. Straus. She struggles, frees herself, and proudly says, "Not I—I will not leave my husband." Mr. Straus insists, quietly and gently, that she shall go. He will follow later.

But Mrs. Straus is firm. "All these years we have travelled together, and shall we part now? No, our fate is one."

She smiles a quiet smile, and pushes aside the hand of Major Butt, who has ordered the sailors to leave her alone. "We will help you—Mr. Straus and I—come! It is the law of the sea—women and children first—come!" said Major Butt.

"No, Major; you do not understand, I remain with my husband—we are one, no matter what comes—you do not understand!"

"See," she cried, as if to change the subject, "there is a woman getting in the lifeboat with her baby; she has no wraps!"

Mrs. Straus tears off her fur-lined robe and places it tenderly around the woman and the innocently sleeping babe.

William T. Stead, grim, hatless, with furrowed face, stands with an iron bar

in hand as a lifeboat is lowered. "Those men in the steerage, I fear, will make a rush—they will swamp the boats."

Major Butt draws his revolver. He looks toward the crowded steerage. Then he puts his revolver back into his pocket, smiles. "No, they know we will save their women and children as quickly as we will our own."

Mr. Stead tosses the iron bar into the sea.

He goes to the people crowding the afterdeck. They speak a polyglot language. They cry, they pray, they supplicate, they kiss each other in frenzied grief.

John B. Thayer, George Widener, Henry Harris, Benjamin Guggenheim, Charles M. Hays, Mr. and Mrs. Straus, move among these people, talk to them and try to reassure them.

There are other women besides Mrs. Straus who will not leave their husbands.

These women clasp each other's hands. They smile—they understand.

Mr. Guggenheim and his secretary are in full dress. "If we are going to call on Neptune, we will go dressed as gentlemen," they laughingly say.

The ship is slowly settling by the head.

The forward deck is below the water.

The decks are at a vicious angle.

The icy waters are full of struggling people.

Those still on the ship climb up from deck to deck.

The dark waters follow them, angry, jealous, savage, relentless.

The decks are almost perpendicular. The people hang by the rails.

A terrific explosion occurs—the ship's boilers have burst.

The last lights go out.

The great iron monster slips, slides, gently glides, surely down, down, down into the sea.

Where once the great ship proudly floated, there is now a mass of wreckage, the dead, the dying, and the great black all-enfolding night.

Overhead, the thousand stars shine with a brightness unaccustomed.

* * * * *

The Strauses, Stead, Astor, Butt, Harris, Thayer, Widener, Guggenheim, Hays—I thought I knew you, just because I had seen you, realized somewhat of your able qualities, looked into your eyes and pressed your hands, but I did not guess your greatness.

You are now beyond the reach of praise—flattery touches you not—words for you are vain.

Medals for heroism—how cheap the gilt, how paltry the pewter!

You are beyond our praise or blame. We reach out, we do not touch you. We call, but you do not hear.

Words unkind, ill-considered, were sometimes flung at you, Colonel Astor, in your lifetime. We admit your handicap of wealth—pity you for the accident of birth—but we congratulate you that as your mouth was stopped with the brine of the sea, so you stopped the mouths of the carpers and critics with the dust of the tomb.

If any think unkindly of you now, be he priest or plebeian, let it be with finger to his lips, and a look of shame into his own dark heart.

Also, shall we not write a postscript to that booklet on cigarettes?

Charles M. Hays—you who made life safe for travellers on shore, yet you were caught in a sea-trap, which, had you been manager of that Transatlantic Line, would never have been set, baited as it was with human lives.

You placed safety above speed. You fastened your faith to utilities, not futilities.

You, John B. Thayer, would have had a searchlight and used it in the danger zone, so as to have located an iceberg five miles away. You would have filled the space occupied by that silly plunge-bath (how ironic the thing) with a hundred collapsible boats, and nest of dories.

You, Hays and Thayer, believed in other men,—you trusted them—this time they failed you. We pity them, not you.

And Mr. and Mrs. Straus, I envy you that legacy of love and loyalty left to your children and grandchildren. The calm courage that was yours all your long and useful career was your possession in death.

You knew how to do three great things—you knew how to live, how to love, and how to die.

Archie Butt, the gloss and glitter on your spangled uniform were pure gold. I always suspected it.

You tucked the ladies in the lifeboats, as if they were going for an automobile ride.

"Give my regards to the folks at home," you gaily called as you lifted your hat and stepped back on the doomed deck.

You died the gallant gentleman that you were. You helped preserve the old English tradition, "Women and children first."

All America is proud of you.

Guggenheim, Widener and Harris, you were unfortunate in life in having more money than we had. That is why we wrote things about you, and printed them in black and red. If you were sports, you were game to the last, cheerful losers, and all such are winners.

As your souls play hide-and-seek with sirens and dance with the naiads, you have lost interest in us. But our hearts are with you still. You showed us how death and danger put all on a parity. The women in the steerage were your sisters—the men your brothers; and on the tablets of love and memory we have 'graved your names.

William T. Stead, you were a writer, a thinker, a speaker, a doer of the word. You proved your case; sealed the brief with your heart's blood; and as your bearded face looked in admiration for the last time up at the twinkling, shining stars, God in pardonable pride said to Gabriel, "Here comes a man!"

And so all you I knew, and all that thousand and half a thousand more I did not know, passed out of this Earth-Life into the Unknown upon the unforgetting tide. You were sacrificed to the greedy Goddess of Luxury and her consort, the Demon of Speed.

Was it worth the while? Who shall say? The great lessons of life are learned only in blood and tears. Fate decreed that you should die for us.

Happily, the world has passed for ever from a time when it feels a sorrow for the dead. The dead are at rest, their work is ended, they have drunk of the waters of Lethe, and these are rocked in the cradle of the deep. We kiss our hands to them and cry, "Hail and Farewell—until we meet again!"

But for the living who wait for a footstep that will never come, and all those who listen for a voice that will never more be heard, our hearts go out in tenderness, love and sympathy.

These dead have not lived and died in vain. They have brought us all a little nearer together—we think better of our kind.

One thing sure, there are just two respectable ways to die. One is of old age, and the other is by accident.

All disease is indecent.

Suicide is atrocious.

But to pass out as did Mr. and Mrs. Isador Straus is glorious. Few have such a privilege. Happy lovers, both. In life they were never separated, and in death they are not divided.



The Titanic

When the seas demand their tribute,
and a British ship goes down,

There's something in the English
after all:

There's no panic-rush for safety, where
the weak are left to drown,

For there's something in the English
after all;

But the women and the children are
the first to leave the wreck,

With the crew in hand as steady as
a wall.

And the Captain is the last to stand
upon the sinking deck,

So there's something in the English—
after all.

—Bertrand Shadwell.

The above is the third stanza of a poem, entitled *There's Something in the English After All*, which I published many years ago. It will be seen that it was, and has remained absolutely true to facts.—Bertrand Shadwell, Washington, D C.



THE SERVICE THAT SERVES

In observing conditions as they reach me in my efforts to serve my fellow-man, I have concluded that any man can succeed provided he gets into his head that he is a manufacturer of the greatest commodity in all the world—and that that commodity is Service that Serves.

Let any man sell the Service that Serves, and he is a success already. He is a creator, because the world is looking for the manufacturing establishment which offers and furnishes this rare commodity.

There is always room for folks who are willing to serve. Greatness is often found in simplicity—the simplicity of Service.

Apply all the strength with which you are endowed to useful ends and you will be led step by step, degree by degree, plane by plane, into the sunny atmosphere of this life.

Believe in yourself and you will get others to believe in you.—C. F. Johnson.

Immigration: An Economic Factor in Canadian Progress

Mr. Arthur Hawkes' Report on the Subject is a Most Unique and Interesting Document which all Progressive Canadians should Read

THE Report on Immigration by Mr. Arthur Hawkes, who was appointed a Special Commissioner by the Hon. Robt. Rogers, Minister of the Interior, to propose measures of co-operation between the Dominion and Provincial Governments, is packed full of new matter and contains a scheme of reorganization of the Immigration Department involving the establishment of a Central Board at Ottawa, the erection of distinct provincial immigration services, and an enlargement of the Department's propaganda in Britain. Extracts will indicate the scope and strength of the document.

The Problem Broadly Stated

"Immigration to Canada is the crucial economic factor in the progress of the Dominion. Every financial responsibility that has been assumed for the development of Canada, whether in pledging public credit for railways, or for civic expansion, or for industrial enterprises, has been assumed in expectation of a greater increase of population than the natural increase. With capital pouring in, chiefly from Britain, it is easy to confuse the prosperity that arises from expenditure which represents an obligation to pay interest, with the permanent prosperity that comes from increase of production from Canadian soil, mines, forests and waters.

"Continuous immigration to keep pace with, and get ahead of, continuous inflow of capital is, therefore, a fundamental constructive necessity of government.

"What a failure in this would lead to is suggested by the discrepancy of three-

quarters of a million between the estimated and ascertained census in 1911. Governments borrow their money and establish their credit on the number of people who pay tribute. If there be under-estimation of the cost of all-important works, and over-estimation of the number of people whose collective strength is the only strength of their governments, the first thing to do is to supply the deficiency of people. This is the more necessary if population has actually declined in certain localities in the East.

"There is, consequently, a double problem—to provide settlers on the land in Eastern Canada; and to maintain the flow to the West. The sum of immigration should be increased. The methods used must be systematic and far-sighted, to secure the maximum efficiency and permanence of the incoming stream.

"The former Postmaster-General, the Hon. Mr. Lemieux, in the House of Commons, laid it down as 'good policy to have the bulk of your immigration from the British Islands.' This view rests upon practical facts, other than those of racial similarity and traditional political unity. By a statesmanlike course in immigration, Canada may not only build more rapidly her own nationhood, but may speedily achieve a peculiar leadership within the British Empire."

The Case for Co-ordination

"With nine provinces calling for immigration, with immigration compounded of all the difficulties of transplanting people into conditions vitally different from anything they have known, with the conflicts of interest and ambition

that surround the word 'politics' in one Dominion and nine provincial arenas—to reconcile and administer such an aggregation of complexities must be a severe undertaking.

"The present situation speaks for itself. Several provinces are bidding for immigrants in the United Kingdom, and are carrying on immigration services at home, alongside those of the Dominion Government. In both spheres there is overlapping, which is always against efficiency.

"The function of the Dominion is to demonstrate that the interests of the provinces are not antagonistic but complementary. A scheme is required by which the provinces will hold the major responsibility where the provincial interest is primary, and the Dominion will carry the major responsibility where the credit and effect of Canada as a whole are the paramount concern. It is necessary to find some way of combining these two main responsibilities under one general administration.

Four Conclusions

"From a discussion of the basic conditions that affect Canadian immigration, four conclusions clearly emerge:

"1. That immigration must be secured and directed for the immediate production of commodities from Canadian natural resources, as distinct from, and more necessary than, its employment for the expenditure of capital brought in from outside.

"2. That plans for placing and employing new population in each province should be made and primarily carried out on provincial bases, in sympathetic conjunction with the Dominion; without regard to the likelihood of political accidents.

"3. That the Dominion should readapt its machinery for obtaining immigrants with a view to securing the utmost degree of permanence in the stream of immigration and the most equal dis-

tribution of it, in accordance with the requirements of each province.

"4. That it is imperative in view of changed conditions in Canada and Britain, and in order to take the greatest possible advantage of the pro-Canadian sentiment prevailing in the United Kingdom, to give the most expert attention to the conditions which underlie, and ultimately govern, emigration from the United Kingdom."

Scope of Provincial Services

"The determination of an immigration policy as between provinces and Dominion, is perhaps a more delicate matter than most other arrangements between different governments, because of the special intricacy of the human factor that must always be dealt with, and because so much of the vital work must be done thousands of miles away from the seat of any of the governments. Railway building, which is really an introduction to immigration, has become a distinctly provincial as well as a distinctly federal concern. It affords a convenient, if incomplete, analogy for immigration purposes. The province wants railways, and offers financial inducements to railway builders, who obtain the money in their own way, subject to certain checks and safeguards, and generally backed by a Dominion cash subsidy. Neither operation could be successful without a traffic-creating population that will make the railway pay.

Settlement Organizations

"Inquiry into and comparison of views of Ministers and public-spirited citizens in all the provinces leads to the proposal that in each province there should be an immigration and land settlement organization whose executive head shall be the constant medium of co-operation with the Dominion. Such an organization would be responsible for the following operations:

"a. Collecting data intended to attract settlement.

"b. Enlisting the systematic help of public-spirited bodies such as Boards of Trade and Imperial Home Reunion Associations in the placing of people in their own localities.

"c. Working out plans for the settlement of special localities with the aid of capital secured at low rates of interest primarily on the public credit.

"d. Receiving and distributing immigration of all kinds.

"e. Promoting semi-public agencies for the social service of new and sparsely peopled districts.

A Dominion Immigration Board

"The end to be reached is, fundamentally, as important as that of the Railway Commission; and may well be reached through a Board constituted with as much care as the Railway Commission is, answerable to Parliament through the Minister, with wide responsibilities thoroughly defined.

"The Board would consist of a Chairman, who would be the chief executive officer; the Superintendent of Immigration, the Commissioner of Immigration in charge of the West, a nominee of the Minister of Finance, and a representative of each province, agreeable to the Provincial Government, who would be the principal local executive immigration officer in the province, but paid by the Dominion.

"The Minister of the Interior would be the President of the Board, and would preside at such meetings as he found it convenient to attend. The Board would decide the general lines of policy, subject to confirmation by the Minister or Order-in-Council, and its participation in each provincial work would be delegated to a Committee, consisting of the Chairman, the Superintendent of Immigration, and the provincial member; which would act with such provincial body as might be constituted. Each

province would make its own local machinery, constructed on a general plan for all the provinces, for handling land settlement, the distribution of labor and other matters, with reports through a Minister to the Governor in Council, as well as to the Dominion Board.

"The Board would deal with all the matters now covered by the Immigration Department, agencies on this continent reporting direct to the Superintendent of Immigration and agencies in Europe reporting to the principal executive officer in the United Kingdom, he acting under the general direction of the Chairman of the Board."

"It may sound paradoxical, but it is true, that the people we should chiefly interest in emigration to Canada are those who are not likely to emigrate—the people who are consulted by persons contemplating changes in life, and who therefore may become permanent contributors to the peopling of the Dominion.

"The county furnishes a satisfactory basis for discussing this situation for three special reasons: (1) it is an administrative unit which has a statutory authority to conduct emigration in conjunction with Governments in Canada; (2) it has a patriotism of its own which is already expressing itself in social organizations in Canada; (3) it has already been utilized as a basis for voluntary public-spirited work in aid of emigration.

"In the public elementary schools of the United Kingdom there are places for twelve million children, a fact, the relation of which to the authoritative estimate that British countries may obtain 400,000 people from Britain yearly for the next twenty years is of the greatest importance.

"Assume that 70,000 of those people will go to foreign countries, in spite of all that may be done against it. Of the 330,000 remaining, assume that 80,000

will be of, or under, school age—it is a high estimate. There are left 250,000 persons of both sexes, going to British countries, all of whom will have passed through school. Put the school life of British children at the low average of seven years, and there are a million and three-quarters of English, Welsh, Irish and Scotch children going to school to-day who will, in due course, be transferred to British countries. Of that million and three-quarters, Canada at the lowest computation should receive a million.

“Potentially, those children are as much Canadian citizens as if they were going to school in Nova Scotia or British Columbia. If Canadian influence can

project so far, it is as important to exercise it in the school they are attending to-day as it would be if they were transferred to Nova Scotia or British Columbia to-morrow.

“If the school committees of Britain could know that a million and three-quarters of their scholars would become carpenters they would spend money with wise liberality to cause the children to think in chisels, joists and lintels. If they could sort out a million and three-quarters who, in future years, will markedly affect the judgment about Britain of millions of British citizens who have never seen the British Islands, they would assuredly tune their education for such a future.”



The New Diplomacy and the Old Cunning

By the Editor of Toronto Star Weekly

THE attack on Ambassador Bryce, which flared up and died away so soon, may have set some of us thinking about the duties and functions of ambassadors.

Mr. W. A. Phillips, M.A., who is an authority on the subject, says that diplomacy was once a game of wits played in a narrow circle.

Nations were regarded as the property of their sovereigns, which it was the main function of their agents to enlarge or protect. Time was wasted over procedure and etiquette. The diplomatic game was “a process of exalted haggling, conducted with an utter disregard of the ordinary standard of morality, but with the most exquisite politeness.”

Three changes have occurred: a growing sense of the community of interest among nations; the rise of modern democracy; and modern means of communication.

It was in regard to the older diplomacy that Sir Henry Wotton said that an ambassador was “a man sent to lie abroad for the good of his country.” He was also to be “an honorable spy,” worming himself into the confidence of foreign rulers, and not disdaining to use for this purpose “good cheer and the warming effect of wine.”

The new idea means the abandonment of lying and spying, and to some extent of secrecy. The new conception is not that of duellists dealing at sword's length, or exchanging elaborate and artificial courtesies, but of friendly nations seeking to maintain and increase friendship.

Mr. Bryce, for instance, acts upon the assumption that the people of Great Britain, the people of Canada, the people of the United States, are natural friends, not natural enemies; that if misunderstandings and enmities should arise, it is through accidents, which it is his business to prevent.

Mr. Bryce has been accused of "gushing" over the United States. But what, after all, do we mean by the United States? We mean a hundred millions of all sorts and conditions of men, women, and children, of a dozen races.

Ancient Way to Think

They have their good and their bad qualities; but to suppose that each one of them is a "natural enemy" of somebody living in England or Ontario, and must, therefore, be spied upon, lied to, and held at arm's length, is a monstrous absurdity. It is clearly a relic of the old way of thinking and governing.

A diplomat of the old style would have regarded the United States as the property of President Taft, and Canada as the property of King George; each of whom was always trying to trespass on his enemy's domain. The ambassador must walk as "circumspectly" as the cat on the wall covered with broken bottles. He must also watch President Taft and other representative Americans, especially in the unguarded moments of hospitality and social intercourse, and

send home elaborate reports of their sayings and doings.

Instead of that, we have to-day at Washington a frank, friendly man, whose liking for the American people is not an artificial pose, but the natural sympathy of a genial soul with the human race. In the same manner we are told that American ambassadors in England have done much to remove prejudice and to represent nation to nation.

As to reciprocity, Mr. Bryce was justified in carrying out the wishes of the Canadian Government. If the people chose afterwards to defeat the Government and condemn reciprocity, that was our business.

The censure passed upon Mr. Bryce by some high-flying feudal journals in England is based upon the old notion that Canada was the property of the rulers of England.

Mr. Bryce is a modern diplomat. For cunning and lying he substitutes candor, wisdom, breadth of mind, and friendship; a recognition of the rule of the people, and of the fact that the greatest interests of the people all over the world are common, not conflicting interests.



War on Unmarried Men

Women Will Retire Them to Private Life, "Where They Properly Belong"

BACHELORS have had their day. It has been a long one and a merry one, too, for the most part, as compared with the day of their benedict brothers. To use one of Lord Macaulay's expressions, the bachelors have been enjoying the irresponsible freedom of the wild ass.

But the Montreal *Standard* says, "A halt has been called to the bachelors' gallop so far as public life is concerned—at any rate in the State of Massachusetts. In that State there is an organi-

zation known as the Woman's Homestead Association, whose membership is composed largely of single women—spinsters to use an old-fashioned term of the common law.

"The other day these spinster homesteaders of Massachusetts held their annual meeting, when they proceeded to put the bachelor in his place, which is not a public office. The Association adopted the following resolution:

"Be it resolved, That the Woman's Homestead Association purposes to keep a tag on all bachelor candidates for public office at the hands of the people until we retire them to private life, where they properly belong, because they are the misfits of society."

As this resolution did not contain all the women wished to say about bachelors, a supplementary statement was made and signed by the President of the Association, Mrs. Charlotte Smith, who,

being a married woman, could speak her mind without being open to the suspicion that there is anything personal in her animus. In her case, at any rate, it cannot be said that she is severe because she has been neglected.

Mrs. Smith declares that confirmed bachelors are arrogant, egotistic and make money their God. They dodge, squirm and evade their duties to society and seek to hold public offices which they are incompetent to fill.



Afraid of Woman Suffrage

THERE were two features which impressed the public mind about the parade of advocates of woman suffrage in New York. One was that it was so orderly; the other was that it was so big.

The *Toronto Star Weekly* urges that in comparing this parade with the window-breaking in London, it must be borne in mind that the position of women is better in the United States than in England. "The English suffragist is embittered by the injustice of the laws relating to women," says the *Weekly*. "The vote, after all, is only a means to an end. If women feel that they have all that the vote will give, their desire for the vote is apt to be academic.

"In this country the main reason why woman suffrage makes slow progress is that women themselves are not enthusiastic about it. At least, that is the general belief.

"If women demanded the vote and called for it with practical unanimity, it is doubtful whether it could be refused.

"The common arguments against it are weak—so weak that those who use them may fix upon men the stigma of being the illogical sex.

"They say that women are subject to

hysteria, yet in elections they make hysterical appeals to men.

"They say that women are swayed by sentiment. Yet they declare that a man who in voting is not swayed by sentiment is a melancholy example of the gross materialism of the age:

"They say that a country is ruled by physical force. Yet they give votes to men over eighty, men who never do a stroke of manual labor, men with flabby muscles, men whose breathing apparatus would not allow them to run a hundred yards.

"Some people advocate an educational test for a voter; nobody proposes a physical test, a test of lungs, muscle, blood, or endurance. Therefore it is rank nonsense to talk about the physical incapacity of a woman to read the political articles in a paper, listen to the speeches, and once in four or five years mark a cross on a piece of paper behind a screen, in a place as quiet as a nunnery.

"There may be other and more powerful arguments against woman suffrage. If so, as one who is deeply interested in preserving the monopoly now enjoyed by men, I hope somebody will work them out, and produce them when the trouble begins.

Churchill's Navy Call: and Canada's Reply

By the Editor

WINSTON CHURCHILL, First Lord of the Admiralty, is a statesman who doesn't talk in parables, isn't ambiguous when he makes speeches, and doesn't mince matters triply fine. He speaks out in short, epigrammatic phrases that the world may understand.

The other day he talked to Germany on Reduction of Armaments, and, talking to Dutchmen, he talked like a Dutch uncle. It was Dutch that the Germans might understand; and that it was uncle-like we now know, for the Germans resented it.

"God gave us our relatives—thank heaven we can choose our friends," said the Kaiser and his ministers, below their breath.

And the steel-plate barons, eyeing their bread and butter, said "Hear, hear; certainly we must build battle-ships."

In London, May 15, the Right Honorable Winston gave a talk at a banquet of the Shipwrights' Company for Canada to take note of. It was a navy talk.

And here is Mr. Churchill's message for Canada:

"We live in times of increasing strain. Every month witnesses measured developments of the tremendous forces against which we are bound to guard ourselves.

"It is my duty to go again to Parliament this year for men, money, and material.

The policy of naval construction which lately has been brought to its final act has given a real measure of security to the heart of the Empire.

"But the fact that the fleet must be concentrated at decisive theatres in

European waters creates a new want, a new need, and a new opportunity for the self-governing dominions.

To Grapple a Combination

"We should always be in a position to overcome the strongest combination of powers. We believe that we are in that position now, and for the immediate future; but a war may be protracted or indecisive, or, more likely, war may never come in our time.

"Meanwhile, and pending decision in critical theatres, the general mobility of our fleet is reduced at the present time, and for some years to come we shall only be able to maintain a sufficient margin in home waters at decisive points.

"But by making special arrangements for effecting partial mobilization we can, in case of need, outfit and despatch strong squadrons to the aid of any of the Colonies whose vital interests are menaced or attacked.

Sacrifices for Empire

"That is a duty which we are able and proud to discharge. It is a duty which we do not hesitate to run risks in discharging.

"We do not hesitate to make sacrifices for the protection of the self-governing Dominions.

"And when I speak of this I mean not only by general sea supremacy, which operates simultaneously and universally in every quarter of the globe, but by the despatch, if necessary, of particular squadrons to any part of the Empire where special dangers might menace our fellow-countrymen. That we can do now, next year, and in the years immediately before us.

"Still, we must recognize that with every new development of the Continental navies, with every step in the ceaseless accumulation of the naval strength with which we are confronted, the world-wide mobility of the British navy becomes sensibly restricted.

Canada is Stirred

"And here is the great opportunity for the overseas dominions, those strong young nations which have grown up under the shelter of the British flag, and by the stimulus of its protection.

"They have already begun to seize it. Already we have seen the development in Australia of a strong modern fleet unit.

"New Zealand has contributed a noble ship to the general service of the British navy.

"And in Canada, men of all parties and of both races are deeply stirred over the problem of the share which that great Dominion should take and the means whereby it and all other parts of the Empire are to be kept free from harm.

"We shall soon receive representatives of the new Canadian Administration who are coming over to consult the Government and the Admiralty upon the course and the policy which should be adopted for the future.

"If the main naval developments of the last ten years have been a concentration of British fleets in decisive theatres, it is not unlikely that the

main naval developments of the next ten years will be the growth of effective naval forces in the great dominions overseas.

"Then we shall be able to make a true division of labor between the mother country and the daughter States, which is, that we shall maintain sea supremacy against all comers at decisive points, and they shall guard and patrol all the rest of the Empire.

Give Colonies Control

"I am not going to attempt to forecast or prescribe the exact form which these developments should take, although the march of opinion appears to be proceeding along thoroughly practical lines.

"And this I venture to say, that the Admiralty see no reason why arrangements should not be made to give the Dominions a full measure of control over the movements, in time of peace of any naval forces which, with our help, they may bring into efficient existence.

"In war, we know that our countrymen overseas will have only one wish, namely, to encounter the enemy wherever the need and danger are most severe.

"The important thing is that the gaps should be filled so that while we in the Old Country guard the decisive centres, our comrades and brothers across the seas shall keep the flag flying on the oceans of the world."

* * * *

Canada Will Do Her Share

IN a speech at the National Club, Toronto, May 17, Hon. W. T. White, Minister of Finance, gave answer to Mr. Churchill's navy call in these words:

"What about the Empire? And our place in it? This is hardly a disputatious question here. Take a look at it

geographically. That little patch of red in the North Sea is its Heart.

"From these two islands for over 400 years have gone ceaseless streams of sailors, soldiers, adventurers, traders, emigrants, to the ends of the earth. What has that going not meant for liberty, for justice, for equal laws, for

civilization! Great Britain is the mother of free parliaments, the champion of liberty throughout the world.

"There are five great partners in the Empire to-day—Great Britain and Ireland, Canada, Australia, New Zealand, South Africa.

What We Have We Must Hold

"Now, I desire to point out that the age of Britain's expansion of territory has passed. The bounds of the Empire are set. The waste places of the earth are taken up by the nations—no more extension. What we have, we must hold, preserve, consolidate. This is the key of Britain's policy to-day. Not a stationary policy, because it will take a century with the best effort of man to develop what we have. How the world has grown since we were boys; how its face has changed! During the last century, Great Britain was the most powerful nation in the world and rested in satisfaction upon her laurels after the Titanic contests of the century before. The Victorian age in art and literature was but an expression of this fact.

The Situation To-Day

"Let us look at the situation to-day.

"To the South of us, the great Republic with 100,000,000 souls. Germany consolidated by the great Bismarck into one of the greatest empires of the world. Both strong competitors with Great Britain for the trade of the world.

"Ten years have witnessed the rise of Japan as a great military, naval and commercial power. China is awakening, and what an awakening it will be when the splendid virility of that great nation becomes imbued with the learning, the knowledge, the science of the Occident.

"Now, all these nations are compact and growing. Great Britain can only grow in her overseas dominions. Brit-



HON. W. T. WHITE

ain's strength is in her colonies. They are now in the plastic state, and it is important that the mould of British traditions of British ideals should not be broken. It is important that the five nations should be welded as closely as possible together.

"Sentiment is strong. Loyalty is strong. Would it not strengthen them to add the bond of trade? A rampart of tariffs surrounds the Empire. Why not build up a system of reciprocal preferential tariffs within the Empire?

Count on Canada

"At present the world is at peace. Let us hope it will long remain so. In order to maintain peace it is necessary to be strong. And that is the reason the five nations are getting together, not for aggression but for defence.

"That the Parliament and the people of Canada will be prepared to do its full share in the matter of Imperial defence I entertain no manner of doubt.

"What will be the farther future, under what federal system shall the Empire be federated? I shall not at-

tempt to forecast, but it seems to me to present no insuperable difficulty. It will be a matter of growth, of development, as is always the case with the British race.

"Distance is fast becoming annihilated. Halifax is nearer to London than to Vancouver. What more ultimate difficulty in federating the Empire than in federating Canada or the United States?

"The statesmanship of the Empire will, I believe, be always equal to the Empire's needs. What place in that later and greater Empire will Canada hold? We are the eldest son to-day. We have the territory, the resources, the situation. Look at the globe. Canada the centre of the Empire. Will she not in numbers, wealth, power and influence, be the very heart of the Empire in days that are to come?"

* * * *

Premier McBride on the Navy

IN discussing the navy question at the Canadian Club dinner in London, Eng., May 8, Premier McBride, of British Columbia, said: "I assure you an intense interest is being taken in British Columbia in this question. We have an assurance from Mr. Borden that his Government propose to take up this question at once and deal with it effectively.

"We in British Columbia are reminded day by day of all that a navy means.

"I have confidence that when the Premier proposes, as he will do shortly, a strong policy making for an active and efficient Canadian navy he will have the entire Dominion behind him.

"One is very much encouraged to believe that there will be results, and quickly, too, when one has watched the earnest and splendid fashion in which the First Lord of the Admiralty, Mr. Churchill, has discharged the duties of his office. Without meaning any reflection on his predecessors, I think I may safely say that Mr. Churchill has made a name for himself unique in the annals of his department.

"I want to emphasize the strong determination of the Canadian people, as far as I can gauge it, to deal with this question quickly, and we may expect good results from the fact that at the head of the Admiralty there is such a strong personality as Mr. Churchill."

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The Need For Scientific Colonization

IF there is one lesson more than another to be drawn from the census returns, it is that our immigration policy is unscientific, says the *Toronto World*. It brings the immigrant to Canada, but it neither insures that he shall find a corner in which to work out a successful future nor does it guard against the immigrant crossing the border to add to

the population of the United States. Our policy is all right as far as it goes, but it does not go far enough. It does not place people where they are most wanted nor where they will do the best for themselves and the country.

The Duke of Sutherland, Britain's greatest landowner, proposes to bring out settlers. He is providing small

farms, with houses, stables, barns, fences, wells, and implements. Every man who settles on one of these farms will be under bond to stay there and will be in a position to live comfortably and produce a crop the first season. His settlers will stay where they are put, unless they can find a purchaser willing to assume their obligations. Here is a scheme which sounds reasonable and sensible. It is not haphazard. It may be slow, but it is sure.

Perhaps it would be too much to expect that the Dominion Government should adopt such a plan, but certainly the Provincial Government might. It would be especially suitable in Eastern Canada, where more capital is required to start an agriculturist than in Western Canada. Sir James Whitney should adopt it to stay the decline in the agricultural population of Ontario. Mr. Flemming should adopt it to help build up the stagnant farming population of New Brunswick. Mr. Murray might consider it to fill up the depopulated districts of Nova Scotia. Even Manitoba

might favor it, since the rural population of that province is not growing with anything like the rapidity which is in evidence in Saskatchewan and Alberta.

Canada's greatest need is farmers. There are many good farmers in Great Britain and Europe, and even in the cities of the United States, who would take up farming in Canada if they could be sure that they had sufficient capital and an even chance against isolation and hardship. These men will not take their families to a farm which has neither house nor barn nor well, nor fields ready for planting. They will not wait ten years for churches, schools, post-offices and roads. All these things must be provided for them in advance, or assured to them in the very near future.

Canada's agricultural future depends upon the spirit with which this problem is approached. Our governments cannot do everything, but they can do much more for the new settler than they are now doing.

The Workers and the Church

By L. D. Taylor, Editor of the Vancouver World

LONDON has just witnessed a remarkable midnight procession.

Five hundred Anglican church Socialists, headed by Mr. George Lansbury, M.P., bearing a cross, and with the Rev. Conrad Noel and the Countess of Warwick prominent in the ranks, marched from Westminster to the Archbishop's palace at Lambeth, to lay before His Grace a memorial expressing surprise and regret that the bishops had failed to take the side of the workers in the recent industrial troubles.

The Archbishop was away and the memorial was accepted by his chaplain.

The demonstration in front of the grand old pile which has, for seven centuries, been the official home of the head of the Anglican Church, was on this occasion a peaceable one, but Lambeth Palace, in its time, has had to be defended from very hostile attacks.

It is no new thing for the working classes to entertain the idea that His Grace of Canterbury has but little in common with "the toilers."

Lambeth Palace entertained, with magnificent hospitality, Plantagenet, Tudor and Stuart kings; Queens Mary I, Elizabeth, Mary II, and Victoria visited the

Archbishop and were received with great pomp.

Let in the Poor

The grand gates of Morton's Tower were gladly opened to those who could smile royal favors, but only a very few years ago—since the days of Archbishop Benson—have the spacious and beautiful grounds of the palaces been open for the enjoyment of the poor of crowded and squalid Lambeth.

The great library of Lambeth Palace, the great hall, the noble guard room, have been the scenes of many historic gatherings, councils and trials—hard-fought battles over such questions as a priest's genuflections in front of an altar, the decoration of a vestment or the position of a candlestick, but how comparatively seldom has Lambeth Palace—the home and office of the head of the church—been the scene of a conference for bettering the condition of the toiling poor.

Garden parties for the dwellers of the West End have been many under the shadow of the Lollards Tower—but it took years of agitation to convince the head of the church that the green and broad acres of Lambeth Palace, seldom used by His Grace of Canterbury, who had another beautiful palace at Addington—would be a boon and a blessing to the children of those who toiled in the potteries, the iron works and soap factories of murky Lambeth.

Take the long line of Archbishops, from Lanfranc in 1070 to Benson, and the "courtiers" who have held sway at Lambeth, who have far outnumbered those who have followed The Master, as a friend of "the people."

Names Spoken Reverently

Lambeth has had a Stephen Langton, a Henry Chicheley, a Whitgift, a Tillotson, a Howley and a Tait, names to be spoken with love and reverence—but some of these had hard work in doing good to atone for the mischief wrought by a Laud who "saw eye to eye" and

"worked hand in hand with those who tried to murder English liberty."

The terms of the memorial to the present Archbishop are not before me, but it will not surprise any student of history to find the head of the English Church reminded of his duty to those who toil.

Lambeth has just been the scene of a very peaceable demonstration, but there have been episodes of violence in its history.

Archbishop Boniface, "who had committed an outrage" on the Prior of St. Bartholomew's, Smithfield, had to repel a regular siege by excited Londoners.

The followers of Wat Tyler—who was not such an awful rebel, as some historians have painted him—attacked the palace, and—to their honor—some five hundred London apprentices held a very hostile demonstration at Lambeth against the obnoxious Laud.

In 1780 Lambeth Palace suffered from the followers of the fanatic Lord George Gordon, and the Archbishop and his family had to beat a hasty retreat across the river.

The present head of the church has but recently read the clergy a lecture on the signs of the times. He has the wisdom to see that the church, to hold its position, must take cognizance of the problems of every-day life, and that fact will certainly be brought home to him by the midnight visit of a band of people who, although their methods are unconventional, must have the excuse and be given the credit of being deadly in earnest.

Give me the money that has been spent in war, and I will clothe every man, woman and child in an attire of which kings and queens would be proud. I will build a schoolhouse in every valley over the whole earth. I will crown every hill-side with a place of worship consecrated to the gospel of peace.—Charles Sumner.

The March of Surgical Science

Organs Successfully Transferred from One Animal to Another, and Other Remarkable Experiments

SURGICAL experiments on dogs and cats conducted during the past six years were explained to the delegates to the Ontario Medical Association meeting by Professor Alexis Carell of the Rockefeller Institute of New York.

The successful accomplishment of such operations as the transferring of complete organs from one dog to another dog, from one cat to another cat, and even from a dog to a cat, were described to an audience filled with ever-increasing wonder by the little Frenchman, in language which seemed to treat them as every-day occurrences.

Professor Carell described experiments in suturing veins and arteries in dogs.

As a climax to these experiments he had removed a portion of the aorta of a dog and replaced it by a section of a jugular vein of another dog. The dog died several years later by being run over by an automobile.

In another dog he had inserted an aluminum tube in the thoracic aorta. No coagulation of the blood took place, and the circulation went on normally.

But the audience was not allowed to pause in its wonderment.

Professor Carell next told of removing the entire kidneys from a dog, placing them in a jar for fifty-five minutes, then placing them back in the dog. The animal lived for two years afterwards.

Following a number of these experiments, Professor Carell determined to see if tissue could not be kept in stock in latent life so that it might be ready for such surgical operations.

He told of having kept a portion of human tissue taken from a baby which died as soon as it was born.

This tissue was kept in a solution in cold-storage for seven weeks and was then grafted successfully on a human being.

As a climax he told of having taken a carotid artery from a dog, keeping it in cold-storage for twenty-four days, and then substituting it for the carotid artery in a cat. The cat lived with the canine artery for three years, and finally died of "acute old age."



"Western Notes Due"

F. W. F. in the Monetary Times

SASKATOON cannot stop growing. Mixed farming is the best crop failure preventive.

If men cannot get homes in the West, the country will suffer.

Do not let the real estate man corner the fresh air and the blue sky.

What a library collection those real estate oil paintings would make!

Subdivision lots are for sale at Great Slave Lake. Shades of Peary and Cook!

How the Western bank manager succeeds in sifting his clients, he alone knows.

New Brunswick potatoes shipped to Southern Alberta is the latest coals-to-Newcastle version.

Who has the best solution for the

rapid shipment of 200,000,000 bushels of wheat this year?

Mortgage payments are generally good because the good mortgage companies seek only good clients.

No subdivision lots on the Rocky Mountains' side have yet been placed in the market. Do not be impatient.

Thousands of gasoline outfits at Regina for distribution make one ponder on the question of increased acreage.

The opportunities for legitimate money making in the West are just as great today as ten years ago, but it requires more capital.

Prices of inside property in Western cities generally are not unreasonable. There and farm lands are the places for real estate investment.

The Grand Trunk Pacific is constructing a large debt but it will also have a road which will be a credit to Canada and to British capital.

Western Canada—a country which produces raw materials—ships them thousands of miles and pays heavily to bring them back again in another form.

Empty condensed milk cans at the back of the western farm-house are testimony to extravagance, thoughtlessness and lack of proper responsibility.

He is indeed a doubter who has misgivings respecting Edmonton's future. The possibilities of the vast Peace River empire beyond are unquestionable.

The Hudson Bay Company is marketing 1,300 of 3,785 lots at Edmonton on May 15. The entire property comprises 1,100 acres. The prices are high. The company cannot be accused of precipitating a subdivision slump.

Western cities should benefit by the bitter experiences of Ontario in the matter of bonusing industries. Free sites, water at cost, guaranteed bonds and tax exemption, really mean buying the industry twice over and then not getting control.

Never was there a time when opportunities for good investment in Western Canada were better and dishonest schemes more numerous. There are nearly 3,000 bank managers and reputable financial journals to advise the investor. Do not invest without sound and reliable advice as a side partner.



Ontario's Peat Bogs

THE associated manufacturers at Brantford, Ont., have become so convinced that the air-dried peat method employed by the mines branch can be made a commercial success that they have contracted with the Government to continue the work at Alfred, Ont., and will spend over \$50,000 in trying to improve peat machines.

The machine to be used will have a capacity of 60 to 80 tons per day, as compared with the 30 tons which the Government turned out.

The Government experimental plant at Alfred exhibited samples of machinery

and peat ready for market at the Ottawa fair. A thousand tons of peat were made up, which was sold at \$3.25 a ton. The orders came with such a rush that the supply was soon exhausted. The peat was used in parlor grates, in kitchen ranges, and in furnaces. It burns to a fine ash, there being practically no residue, and is much cheaper than coal.



The truths of Nature come into view like the distant stars, filling the night of the world with new wonder and new light.
—George J. Holyoake.

In the Public Eye

Arthur Hawkes

A CHARACTER SKETCH

By W. L. Martin

WHEN a man who is not a politician is widely credited with having achieved big political results, you have got a political situation worth studying out.

Nine months after the Federal election that put Sir Wilfrid Laurier out of office, Liberal newspapers continue to attribute a large responsibility for that defeat to Mr. Arthur Hawkes, the Toronto journalist, who never took part in any election, civic, provincial or Dominion, who has not been tied up with either party in Canada, who has been the best-abused man in the country, and is more closely watched than any publicist outside the ten Governments and ten Oppositions which distil wisdom for our good.

Watching for Hawkes

A former member of Parliament from British Columbia, who had never seen Mr. Hawkes, said recently: "I'm one of a growing number of people who always look out for anything of his, both for what he says and how he says it. There were men in Vancouver who went to hear him at the Canadian Club, with the idea that he was what their party papers made him out to be; but who said afterwards they wished their party had half a dozen like him. You always get a new and illuminating point of view from Mr. Hawkes. Did you notice that when he was speaking to the Colonial Institute in England, he told them he would rather be called a German than a Colonial? Every good Canadian who read that was tickled to see that somebody had had the courage

to put Canadian feeling so strikingly before the British people."

An Original Personality

Mr. Hawkes, somehow, imparts to what he does a quality you don't get elsewhere. That is another way of saying he has personality as well as character.

He is in the public eye now through the publication of his report on Immigration, about which there has been more talk than about any public document that has been turned out of Ottawa for many a long day. Several times questions were asked about it in the House of Commons, and then stories went out to the effect that the Minister to whom it was presented would rather kill it than publish it; that he had appointed a commission to investigate the report of his Commissioner; that the report contained nothing definite; that it was much too fair to the late administration to suit the Minister; that it contained big proposals that the Government would not have the nerve to carry out.

Editorials were written about it; and at least one former Cabinet Minister carried to a big popular audience the story that it was crude and worthless.

The *Toronto News* editorially announced that it was believed to be an able and valuable document. The *Vancouver News-Advertiser* discussed the rumors in which the *Toronto Globe* had indited a serious editorial article on "The Suppressed Report," and said that Mr. Hawkes would no doubt receive the reflections of the Liberal press with the

same cheerful philosophy that he showed under the attacks on his famous "Appeal to the British-born."

That was a correct size-up, for the only statement Mr. Hawkes gave out was that he would be quite content to be judged on the merits of the report when it appeared.

The report is out, and, as everybody who asks the Department of the In-

tential element in future British unity, and lays down methods of handling it that are practical, economical and permanently far-reaching.

It proposes methods of co-operation between the Dominion and provinces, and a linking up with public sentiment in Britain that could only occur to a man with the fullest knowledge of conditions in Canada and Britain. Indeed,



MR. ARTHUR HAWKES AT WORK

terior for a copy will get one, no student of Immigration need depend on the newspapers for his judgment of it. It is the sort of document that those who know Mr. Hawkes expected from him—it displays a unique grasp of a big question, and is full of constructive dynamic force. Extracts from the report will be found on page 37 of the present issue of *BUSY MAN*.

It shows immigration from the United Kingdom to Canada to be the most po-

the report is in a class by itself as an exposition of Immigration; and is the first Canadian Departmental Report that will be read and discussed, and produce results in the United Kingdom as well as in Canada.

From time to time there are calls for men of vision to participate in Canadian affairs. Mr. Hawkes has rendered a public service which finally proves him to be more than a journalist with an exceedingly powerful pen; and very

much more than an effective gladiator in the electoral arena.

Knows His Canada

Mr. Hawkes has seen the world. He knows South Africa, Germany and the United States; and he knows Canada as well as any man. As farmer's boy on the prairies, as editor of the *Toronto World*, editor of the *Monetary Times*, and as inaugurator of the publicity department of the Canadian Northern Railway, he went everywhere and packed away in his phonographic memory a wealth of experience, information and anecdote.

His articles on the railways and the West are masterpieces of memory and condensation. He delights to recount the days when he was a hewer of wood for the cookstove and a drawer of water for the cattle in Saskatchewan.

He tells with gusto of the good Western housewife who, in her most excellent economy, gradually reduced the sugar and increased the salt in the porridge until one fine morning she had it down to all salt and no sugar; which she candidly confessed when the "hired boy" put the question.

Arthur Hawkes has two most blessed gifts—the gift of humor and the gift of tongues. No pen in Canada is more facile, few tongues more eloquent. His intimate sketches of Canadian life in *The British News of Canada* are classics. His speeches reveal a depth of thought and originality of expression entirely his own. His viewpoint is so often out of the ordinary that it sets the critics to work. And when he has the critics going, Mr. Hawkes is in his best element.

Christ Ill-Spoken Of

Here is an instance of his originality. The other day when the Brotherhood Federation of Canada was convened in Toronto, a learned Doctor of Divinity said: "You cannot have a Churchless Christ." And this is what Mr. Hawkes

said about that—right out in meetin': "I have never heard Christ so ill-spoken of!"—which sentiment he proceeded to clinch with clinchers.

It takes ability as well as courage to tackle big game and then land your quarry. A winter ago Mr. Hawkes shocked the Toronto Empire Club by calling down a bishop for making a bitter attack upon the suffragettes, who, his reverence said, ought to be "bitten with rats."

Bitten with rats, indeed! Here was an opportunity, and Mr. Hawkes sailed in at the next meeting. It was a speech that made short work of his lordship.

When the President of the Club interfered and apologized to the Bishop for the Hawkes' criticism, the next thing for Mr. Hawkes was to dispose of the President, which he finally accomplished in the face of resistance, by insisting upon the production of the reporter's notes. That settled everything.

Mr. Hawkes' British-born campaign in last year's Reciprocity campaign is fresh in the minds of all. He took a prominent part against Reciprocity in Ontario, taking his stand not as a partisan, but as a fervent believer in Canada's increasing power within the Empire. During the campaign he addressed many meetings and cut deep into Reciprocity. His famous Appeal to the British-born could easily have been so framed or handled as to do more harm than good to the cause in which it was made. But by Mr. Hawkes it was made with an ability, a vigor, a commonsense and a good humor which gave it every possible force.

After the election the *Ottawa Journal* sized things up in these words: "Mr. Hawkes seems to be a man likely to continue to be of marked public value to this country."

The *Journal* expressed what many others were thinking. Arthur Hawkes is a man to keep your eye on.

Men Who are Making the West

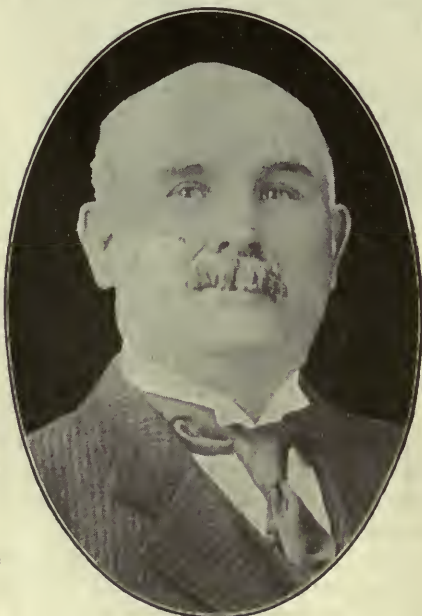
Pat Burns, "Cattle King"—A Character Sketch

By the Editor

THE Pat Burns idea of building up a great industrial Calgary is that any manufacturer who goes to Calgary with a clean record and a good proposition, and who is possessed of half the money required to put the establishment in commission, should receive every support possible, including enough money to put the plant in operation.

This is the real way, says Mr. Burns, to build up Calgary as a manufacturing centre.

"I want to see Calgary developed along these lines," said the veteran meat packer, who has done as much for the city as any other man in it, "and I stand ready to put my money into anything that looks right, always providing that the people back of it come to us for help with clean hands, and enough of their own funds to show good faith."



PAT BURNS
"Cattle King"

The progressive, public-spirited citizens of Calgary have raised a fund of \$100,000 and established an Industrial Bureau to help build up the city of which they are so justly proud.

Thus is the modern spirit of progress exemplified in the Golden West. It comes out in the recognition by communities of the law of interdependence which operates in society.

The truth is coming home to us at last that we *are* our brother's keeper in very truth—and on other days than Sundays. And the law of interdependence is this, that we gain by giving, and that as one interest or industry prospers or suffers, so do we all, in varying degree.

Incidentally a flush of pride brings this to mind: that progressive people read THE BUSY MAN to keep in tune with that law by keeping posted on the way the man across the continent is prospering—and loosen up or draw in slack according to the way the wind is blowing.

We Gain by Giving

And thus are we all advertisers, or readers of advertising, whether we know it or not. We read the matter up and then pass along the good word or the warning. So that whether we gain or lose, we gain by keeping posted.

And so Calgary is in the game to gain by giving, in a very big way, with Pat Burns sitting in the band wagon handing out the favors.

It has come to light for recognition that Pat is as good a judge of human nature as he is of a steer. He's the best judge of a steer on the whole bald prairie. He runs an eye over the beast and figures it out in hundredweights, pounds and dollars in the flink of a steer's tail. He knows to a pound how much to

knock off for a white critter, and how much to add on for a black one, to allow for optical variation.

And it's just this little matter of having the thing down fine, coupled with a keen discrimination between white men and black ones, red ones and blue ones; and then added to his long-eyed vision of a Big To-morrow, that has made Patrick a millionaire many times over.

Riding with Burns in the music chariot are such men as J. P. Strong, J. H. Woods, O. S. Chapin, Andy Miller, Minister of Publicity, and a score of others, all good Calgarians, working to make Calgary second only to Winnipeg—and that only for a while, if these big boys know anything about it.

Faces Radiant and Grim

You don't have to ask them; you can see it in their faces, radiant with hope, grim with determination; and you hear it in the ring of Burns' voice when he says, drawing out his walletoski: "I want to see Calgary developed along these lines."

It's a great way, all right, to build up a Big City—and the only way, if you want to see the result of your labors before you pass out.

Other lusty youngsters are falling into line and whooping it up for the home town and the Big To-morrow—Prince Albert, Saskatoon, Regina, Weyburn, Macleod, Lethbridge—all have the Big-Eyes bacilli, all display the open money-bag, and all—every one of 'em—is going to give Winnipeg a run for the money.

The West is great because it grows great people. The people have had the lesson of the West's black soil written deep into their cosmic fibre; and that lesson is the proposition we started out with, that you gain by giving.

The black muck of Manitoba, Saskatchewan and Alberta has given bountifully of its riches, and as those sons of toil have gathered in the golden grain, they have taken the lesson to heart.

And lo and behold, when the time comes, and the call goes out for funds to make the home town a Big City, and do it quick, a thousand hands are in the air waving greenbacks.

Ideas that Help Success

Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

If "Busy Man's Canada" is at hand it is consulted, and not only is the stock of knowledge increased, but additional information is gained, and ideas are suggested that will directly contribute to success.

The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

Gladiators in the Quebec Provincial Elections

The Provincial Election held in Quebec, May 15, resulted in a victory for Sir Lomer Gouin and the Liberal Party by a slightly reduced majority



SIR LOMER GOUIN, PREMIER OF QUEBEC
Elected in Portneuf



HON. J. L. DECARIE
Elected in Maisonneuve



HON. JULES ALLARD
Elected in Drummond



HON. CHARLES R. DEVLIN
Elected in Nicolet



HON. L. A. TASCHEREAU
Elected in Montmorency



HON. J. E. CARON
Who was defeated in l'Islet



MR. ARMAND LAVERGNE
Opposition, elected in Montmagny



MR. J. M. TELLIER
Leader of the Opposition
Elected in Joliette



GOVIN SWEEPS QUEBEC
—Toronto World

*Through zeal knowledge is obtained,
through lack of zeal knowledge is lost.
Let a man who knows this double path of
gain and loss thus place himself that knowl-
edge may grow.—Buddha.*



MAYOR GEARY, OF TORONTO
Pitching the first ball at the opening baseball game
at Hanlan's Island, May 6

The most manifest sign of wisdom is continued cheerfulness.—Montaigne.

Let us beware of losing our enthusiasm. Let us ever glory in something and strive to retain our admiration for all that would ennoble, and our interest in all that would enrich and beautify our life.—Phillips Brooks.

The New Grand Trunk President

THE appointment of Mr. Edson J. Chamberlin as President of the Grand Trunk and Grand Trunk Pacific Railways has given general satisfaction throughout Canada. There undoubtedly was no man on the Grand Trunk staff



MR. E. J. CHAMBERLIN
The new President of the Grand Trunk and Grand
Trunk Pacific Railway Companies.

so well qualified to take up the duties of the Presidency as Mr. Chamberlin.

In a measure his appointment emphasizes the growing importance of the Grand Trunk Pacific end of the combination. This received a large portion of the late President's best thought as well as Mr. Chamberlin's undivided attention for the past three and a half years. In future it will become an increasingly important factor in the administration of the two roads.

Science is bound by the everlasting law of honor to face fearlessly every problem which can be fairly presented to it.—Thomson.

Augustine: The Engine of the Future

The Production of Power by Rotary Action, Attempted by
Inventors for Centuries, Has Been Solved
by a Canadian

By the Editor

PROGRESS in business these days means the development of invention.

Power is the alpha and omega of progress, and any method, if producing power cheap, means greater radiation of prosperity.

Power, generally speaking, is produced by engines; although in Canada we are looking forward to some extent to the production of power by harnessing flowing streams.

But whatever method of economical power production is presented as being available, an eager demand is at once created, and orders for the same rapidly accumulate.

There is being introduced into Canada a new sort of engine, known as the Augustine Automatic Rotary Engine, which is obtaining wide notice among mechanics and power users. Its wonderful compactness, simplicity, and multifarious fields of utility, seem to destine it to supersede all other types of power producers.

The manufacturing cost of the Augustine engine is only a fraction of what it costs to make other engines, and its extreme lightness and readiness of portability ensure its adoption in all fields where power is used.

Canadian-Born Inventor

The engine is the invention of a Canadian born, Mr. Benjamin F. Augustine, whose birthplace is Humberstone, near Welland, Ontario.

This fact is a source of patriotic congratulation when it is recalled that the solution of the problem of producing artificial power by rotary action has been attempted for two centuries by geniuses and inventors all over the civilized world.

The Augustine rotary engine is operable not only by steam, but is also a combustion engine, operable by the explosion of gasoline, gas, crude oil, or alcohol.

Its principles are applicable and successful in engines of any horsepower desired.

At present and preceding the issuance of patents on the explosion attachments, which make of it a combustion engine, only steam engines are being installed. As soon as the combustion features are properly protected, then gasoline engines will be manufactured for use in motor boats, automobiles, on farms, in mines, etc.

There are many of these new type of engines in use in the United States, its American plant being in Buffalo, N.Y.; and the company there has numerous testimonials from the users as to the unexcelled merits of the invention.



BENJAMIN F. AUGUSTINE

A number of the steam engines are already in use in Canada, giving good satisfaction.

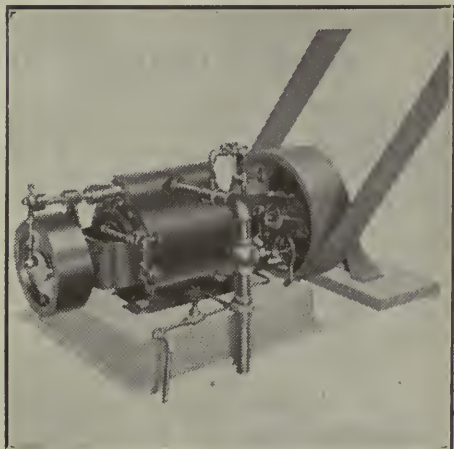
A unique exhibit of one of them in operation on an electric generator may be seen at the office of the Canadian Augustine Automatic Rotary Engine Co., at No. 80 East King St., Toronto. This is the parent Canadian company, and the plan and scope of the organization embraces a score or more of subsidiary companies, tributary to the parent company, each of which will have its own manufacturing plant.

This means that the business of manufacturing the engines will be divided into classes, each branch controlling all of Canada in its special field, the same as is the case in the United States.

One-Quarter the Cost!

Inasmuch as the merits of the Augustine rotary engine and the cheapness of manufacturing cost (about one-fourth of the cost of making slide valve engines) are so advantageous, it is claimed that the various subsidiary companies will have a monopoly in its special field, which ensures a large output for each subsidiary company, also great profit.

Patents covering the steam features of this remarkable prime mover have been issued in all countries, the Canadian patent having 87 claims, many of them basic. It is stated that already over 100 claims have been allowed by the



A 12-HORSEPOWER AUGUSTINE ROTARY
STEAM ENGINE

Runs 750 revolutions a minute; is 14 inches high;
12 x 12 inches at base; weighs only 400 lbs.,
including flywheel; operating in the
plant of Richards Bros., 254
Niagara St., Toronto

Patent office on the combustion features, with a still further number pending, and which are expected to be allowed.

It will be seen that this invention will necessarily bring into being a great industry, divided into many component parts, and its plants will be located in a number of towns from Halifax to Vancouver. The location of its first plant has not as yet been determined, although it is expected to be in or near the city of Toronto.

It will be worth while for everybody interested in power or the progress of invention to keep posted on the Augustine engine.



I believe in boys and girls, the men and women of a great to-morrow, that whatsoever the boy soweth, the man shall reap. I believe in the curse of ignorance, in the efficacy of schools, in the dignity of teaching, and the joy of serving another. I believe in wisdom as revealed in human lives as well as in the pages of a printed book; in lessons taught not so much by precept as by example; in ability to work with the hands as well as to think with the head; in everything that makes life large and lovely.

I believe in beauty in the school-room, in the home, in the daily life and out of doors. I believe in laughter, in all ideals and distant hopes that lure us on. I believe that every hour of every day we receive a just reward for all we do.

I believe in the present and its opportunities, in the future and its promises, and in the divine joy of living.—Edwin Osgood Grover.

Some Topical Cartoons of the Month



PARTY WITH UMBRELLA: Looks like I'd have to open it again.
—Toronto World



THE BEAVER: O you Willie.
—Toronto World



OLD MAN ONTARIO: Look here, Mr. Pathmaster, better see to this hole. All our banks will be falling in.
—Toronto World



The Duke pays a flying visit to Toronto.
—Toronto World



PREMIER SCOTT: For the last year these waters have been disastrous to thin men.—Toronto News



And the cat came back (from Canada).
—Toronto News

Views and Interviews

The Prime Minister on National Dignity

Why Reciprocity Was Rejected. The Unpatrolled Boundary Line Proves that Both Nations Have Confidence in Each Other

Speech by Mr. Borden to the American Society of International Law at Washington

RECIPROCITY is much discussed in Canada even yet, and its echo has not died out even in the most remote corners.

"There probably can be a number of reasons assigned for the rejection of the measure by my fellow-citizens.

"One is that the terms under which the treaty would have been made, would have left it to the respective legislatures of the two countries as to whether or not it should be carried out.

"Another reason is that the standing offer of reciprocity made by Canada, and open for acceptance from 1878 to 1907, was not accepted by the United States.

"It must be apparent to all fair-minded men that in order to maintain our dignity, it was necessary to reject the offer made by the United States.

"Acceptance of the offer would have been a departure from our standard.

No Unfriendliness

"Unfriendliness towards the United States did not prompt the rejection of Reciprocity, because there are no unfriendly relations as far as we know, and I feel perfectly safe to say that there never will be.

"In so far as arbitration is concerned, there can be laws enacted that will give satisfaction in both the United States and Canada in the adjustment of any

dispute that may arise between the two countries. I know of at least fifteen or sixteen occasions where arbitrators have satisfactorily settled slight disputes which have arisen between the United States and Britain over Canadian territory.

"Another matter to which I would like to call attention is the coming celebration of 100 years of peace between Great Britain and the United States. I sincerely hope that the statesmen of both countries will give the proper attention to the celebration when the time comes for its consummation.

"There is a boundary line nearly 4,000 miles long, between the United States and Canada, unpatrolled by man or gun. Therefore it seems to me no better living celebration could be made.

"This means that people of both nations are confident in each other, and such confidences mean that war is not even considered a possibility.

"Arbitration treaties are magnificent institutions, but we must be careful lest our zeal makes us enter into an agreement which will not be kept sacredly to the end."

"In this way a standard may be kept that will reduce war to a minimum. So far as I know, I carry from my citizens the message of good-will toward all citizens of this country and all its institutions."

Hon. Geo. E. Foster on the Mad Rush for Riches

IN a speech at a banquet of the Overseas Club at Ottawa, Hon. Geo. E. Foster, Minister of Trade and Commerce, urged a turning point in Canadian life from materialism and the mad rush for money-getting through real estate speculation.

"You're getting rich by swapping houses here in the city of Ottawa," declared Mr. Foster. "If you set your minds on it too much, you've made a mistake and lost the sweetness of contentment. The curse in the midst of Ottawa is the new wealth and the senseless extravagance of that new wealth. I would like to throw mildew and ashes on a lot.

"We are possessed with the idea of getting rich because we hear of a man who bought a property for \$1,200 and then sold it for \$12,000.

"Every man is so much poorer because of that unreasoning rise in price, and every man will pay his share.

"Think of the price of land in Vancouver. What could be bought for \$100 a foot a few years ago is now selling for \$1,000. The people are no wealthier, but every man is paying more because of this inordinate rise in the price of land. The man who swaps houses and land on account of the in-

crease, which he does not add, is not adding to the wealth of the land.

"We should begin to modify this mad rush in wealth accumulation. Public service is the thing. Preach it in the clubs and home society and do not make your bodies mere clothes racks on which to stick extravagant garments, nor mere accumulating machines for adding money. This is not the purpose of citizenship. Minister to the good of somebody else."

◆ "Simply Damnable" ◆

SPEAKING at a banquet of the University of New Brunswick alumni, Hon. George E. Foster deplored the fact that the public men of Canada were kept so busy that they had no time to fully consider the problems of the country.

Referring to members of Parliament, he said that while in Ottawa they were harassed by an enormous correspondence, and hounded by a patronage system which was simply damnable.

Because of this, he went on to say, members of the Government and Parliament had no opportunity to earnestly consider matters which came before them, and consequently their decisions were often hastily given.



Each day it becomes more and more apparent that all questions in this country must be settled at the bar of public opinion. If our laws regulating large business concerns provide for proper and complete publicity—so that the labor of a concern will know what it is doing, so that the stockholders will know what is being done, and the public will have as much information as either—many of our present difficulties

will disappear. In place of publicity being an element of weakness to a business concern, it will be an element of strength.
—George W. Perkins.



He is the optimist who endures, sacrifices and even suffers, if necessary, for the sake of the thing he goes after—for the sake of reaching his goal.—Orville Allen.

A Racy Talk to Vancouver Business Men

Dr. Elliott Rowe, at the B.C. Credit Men's Association

"THERE are many young men present, and they must feel that they are here laying the business foundation of a city that is to be one of the great commercial centres of the world, that will be spoken of with Montreal and Toronto in our own Dominion, with New York and San Francisco to the south, and with London, Liverpool and Glasgow in the Old Land.

"It has often been said that Vancouver people live by selling lots to one another. Well, I suppose the people who have complained of that are not the people who have been buying and selling lots—they have done very well out of it—the only ones who find fault are those who have sold and not bought.

For Business Health

"But the upward march of real estate prices must cease somewhere—it must cease at a point that will allow business to be done upon it profitably, otherwise business will be ruined by the cost of the machine.

"After all it is not by buying and selling real estate, but by the production and distribution of commodities that men live, and those who are engaged in either should be encouraged.

Dr. Rowe spoke of the influence that the opinions of the credit men must have on the business of any community, and emphasized particularly the need for the encouragement of the distribution of the products of home industry.

Ways to Get Money

There were only two ways of getting money without earning it, or inheriting it; one was to borrow and pay interest on it, and the other was to go to gaol for it. He exhorted the business men to try to get people to buy things of

which the price would remain in the city—in that way they would have another chance at the money.

He would like to see all such associations as the Credit Men's Association take a practical interest in public affairs. Questions such as that of the price of coal, of power, or of other commodities affected them as well as others. He advised them to stay together and build up their association, no matter what others might say.

The "Ha, ha" Attitude

"You know," he said, "when any new thing is proposed, there are people in every community who first take the 'Ha, ha' attitude towards it. Then when they find they cannot laugh it down, they grow savage and take the 'bow wow' attitude, and as it continues to gather strength in spite of them and it is shown that they cannot overthrow it they take the 'Hear, hear' attitude, giving their applause when it is no longer needed."

Turning to the social aspect, Dr. Rowe said that however much a man might pride himself on the business he had built up and the money he had made, if his experience went for anything, it showed that in the end a man valued more the friendships and human relationships he had built up in life than all other things put together. The importance of building up the social relationship was particularly apparent in Vancouver, because it was comparatively a city of strangers, and unity of purpose could not be effected by people who did not know one another.

You can not be brave in a crisis, if you are habitually a coward.—F. B. Meyer.

Transportation

The Part of the Railways in Immigration

The Great Work of Our Transcontinental Lines as Builders of the West

By Arthur Bumstead, Publicity Commissioner, International Securities Company, Ltd., Winnipeg

THE future of Canada is a theme of perennial interest that grows in its hold upon the imagination in proportion as the student approaches it in intimate familiarity.

In such a study the impressive facts and figures now available touching the Canadian railways and their relation to Canadian immigration will take a position of leading importance.

For a comprehensive view of this subject probably no better method of ap-

proach will be found open to the busy man looking for facts than that of a few minutes' session with a well-selected package of tourists' guides and immigration literature such as is now being issued in such attractive and readable form by the leading transcontinental trunk lines.

Here we come face to face with a body of literature that stands in a class by itself.

Picking out our facts at random—and we have page after page of them—we find ourselves amazed at the significant array. The process should be conducive to a more comprehensive conception of the promise and future possibilities of Canada as related to the ever-swelling stream of inflowing immigration.

One Railway's Record

Ten thousand immigrants brought into Canada by one railway during 1911 is a startling record; but it is vouched for by the immigration department of the Canadian Northern; and moreover this railway expects at least to double that record during 1912.

Immigration Manager W. A. Nicol arranged in England transportation for a party of over 1,000 farm laborers and domestics to be brought to Manitoba early this Spring and distributed in various parts of the province.

How great an opportunity there exists to-day for effort of this kind is only



ARTHUR BUMSTEAD



New Union Station, Winnipeg, built by the Canadian Northern Railway

faintly suggested by the fact that whereas the present population per square mile in such agricultural States as Iowa and Minnesota is 39.4 and 23.5 respectively, the population per square mile in Manitoba is only 7.1.

This means, as pointed out by a well-known real estate authority at the recent organization meeting of the "Million for Manitoba" League, that if in every one of the 194,734 vacant quarter

sections of the province an average family of four persons were placed, there would result an additional rural population of 778,948, to say nothing of the accompanying increase in the towns and cities.

Million for Manitoba

In view of Manitoba's comparative nearness to the great Eastern and Central markets, and her superior transportation facilities, it seems reasonable



Headgates of the Irrigation System of the C.P.R., near Calgary, where 3,000,000 acres are being irrigated and sold to settlers.

to anticipate that the wide publication of these conditions will in the very near future be found to be stimulating the immigration movement into this section of the West at a rate unprecedented in the history of civilization.

In all this vast work of upbuilding the future empire of the West, the railways have played and must continue to play the leading role.

And just as Winnipeg, by virtue of its commanding position at the gateways

Lethbridge's history are fully aware of the fact that the railways have been the making of Lethbridge.

How the Railways Help

Another notable example of what the railways can and do accomplish in Western Canada in the city building line is found in the case of Regina.

In a recent interview Mr. A. E. Whitmore, M.P.P., a member of the Saskatchewan Legislature, and one of Regina's



Threshing on the C.P.R. Demonstration Farm at Strathmore, Alta.

between the East and West, developed into a great metropolis, so other important business centres, now just emerging from infancy, are already giving tokens of their destined future as points of constantly increasing importance in the development of the years just ahead.

To cite but one or two examples, we have the case of Lethbridge, Alberta, which has grown in five years from a town of about 2,000 inhabitants into a thriving municipality of over 10,000, as shown by the local census. With the completion of the nine new railway lines promised for this section of Alberta, the future of Lethbridge is regarded by large investors as fully assured.

Insiders acquainted with the facts of

leading business men, made this statement:

"Regina's growth was shown recently by the official census, which gave the population as 30,210. In 1906 we had only 7,550; so you can judge of the rapid strides Regina has made within the past few years.

"Regina has the reputation of being the point of largest distribution of agricultural implements in the world. The trade is a growing one. In fact, as a central distributing centre the city has many advantageous facilities.

"The Canadian Pacific has five lines radiating from east and west, including the main line east and west; the Canadian Northern two; and the Grand

Trunk Pacific one. In addition, five new branches are under construction, and Regina is really becoming a big railway centre.

"And now, after the publication of this interview, comes the announcement of the Grand Trunk Pacific management that they have laid out a programme involving the expenditure of not less than \$20,000,000 in and about Regina during 1912.

tion in all probability within the next ten years, according to the present rate of increase.

2. Seven million square miles of territory already opened up for development by one railway alone—the Grand Trunk Pacific—offering wonderful opportunities to capital and initiative.

3. Not an acre of land being offered for sale by this railway outside of town-sites, the Company having no interest



Jasper Avenue, Edmonton.

This programme includes a magnificent hotel costing probably three-quarters of a million dollars; a \$100,000 station; and in addition the completion of the main line to Prince Rupert, as well as the branch lines to Prince Albert, Brandon, Calgary, Moose Jaw, and Lethbridge.

The Impressive Facts

Here, then, are the impressive facts which confront the student upon his inquiry into the probable future of Canada as involved in the present significant era of immigration and railway building:

1. Another ten million of new popula-

tion in the "cornering" of lands, or in the sale of lands except in so far as such sale will contribute to the industrial and commercial development of those vast territories through which the Company's right of way extends.

4. The inauguration by this Company of a comprehensive system by which these lands are certain to pass into the hands of the small holder, the actual tiller of the soil, and not into the hands of speculators.

5. Upwards of fifty towns now on the map where less than two years ago the same country was open prairie.

6. A wheat area, three times as great as the wheat area of the entire United

States, now being opened up by the new transcontinental and its various branches; while, to quote a well-known authority, "westward from Manitoba there is over four times as much wheat land as in the whole of the United States west of Chicago."

Multiply Ten Times

7. A wheat-growing area of over 240,000,000 acres in the prairie provinces alone, but one-tenth of this area being as yet developed and under cultivation;

taking place throughout Canada due to the sudden realization on the part of British, French and American capitalists of the tremendous undeveloped resources of the Dominion; and millions of money being placed for the development of Canadian manufacturing plants, railways, townsites and water and electric power plants.

So the enumeration might be continued almost indefinitely.

Should we wonder, then, that the years just ahead look bright with prom-



Scene at Dauphin, Manitoba, the Canadian Northern terminal in 1896, which consisted then of two log houses. To-day Dauphin has a population of three thousand.

which means that the wheat-growing possibilities of the area are ten times the present annual production.

8. Hundreds of American manufacturers, acknowledging the present impossible industrial and political tendencies that have for several years past maintained in the States, now crossing the border and establishing branch houses and powerful industrial plants; with thousands of small merchants, tradesmen and skilled artisans following in their pathway.

9. A difference of two whole days of time on freight shipments to the Orient and also to Liverpool in favor of the Canadian producer and manufacturer as against their American competitors.

10. A great industrial awakening now

ise to those who have investigated the facts—that those who have investigated them most searchingly are the ones who feel the most unbounded confidence in that promise—or that they are backing their confidence by staking their personal resources on the future of the Dominion?



Confidence imparts a wonderful inspiration to its possessor.—Milton.



Those who travel heedlessly from place to place, observing only their distance from each other, and attending only to their accommodation at the Inn at night, set out Fools, and will certainly return so.—Chesterfield.

The Promise of Railway Development

NINETY-THREE customers lined up at the land office counter yesterday morning, is a manifestation of the esteem in which Alberta lands are held by the outside world, says the Edmonton *Capital*. A remarkable characteristic of the crowd which besieges the land office daily is that they are overwhelmingly American, and another remarkable characteristic is that they are unanimously posted upon the country in which they desire to settle.

Alberta citizens who have any doubts

about the wisdom of the railway policy adopted by the Alberta Government may have those doubts set at rest by spending a few minutes in the neighborhood of the land office counter and watching these newcomers from United States filing on land adjacent to the MacArthur road, the Onoway branch or the Lac La Biche line. The promise of railway development is bringing more good settlers to Edmonton at the present time than any other one thing in the whole list of Alberta's attractions.

Port McNicoll Service Inaugurated

THE great lakes service of the Canadian Pacific for 1912 was inaugurated May 4, when the steamship Assiniboia left Port McNicoll for the Soo, Port Arthur and Fort William.

This was also the inauguration of the new route from Port McNicoll, where the company has erected the most complete and extensive terminals on the eastern portion of the great lakes.

This will be the leading grain and package route between Eastern and Western Canada.

The new line cuts off 120 miles of rail haul between the lakes and ocean navigation at Montreal, and 20 miles between the lakes and Toronto, while the improvement in the reduced grades on the road will more than double the carrying capacity of each train.

Coincident with the opening of this new route was the running of special expresses, which leave Toronto every day in the week except Friday and Sunday at 12.45 p.m. Similar specials are run from Port McNicoll on the arrival of the company's steamers from the West.

In addition to the steamship service

by Port McNicoll, there will be a sailing every Wednesday from Owen Sound on the arrival of the Canadian Pacific afternoon train from Toronto.

Railway Extensions

THE Canadian Pacific Railway station at Winnipeg will be greatly enlarged and improved at an early date. The plans for these changes have been practically completed, but these do not provide for a building of sufficient size for future requirements. They are, consequently, now being revised. As soon as the new plan is ready, work will be begun and vigorously prosecuted both on the hotel and the depot. The demand for new equipment to handle the business of Western lines is very great, and the order for the year has been increased by the sum of \$22,000,000. Large numbers of new locomotives and cars will be provided for the handling of the grain crop of 1912.

More than 1,500 men and 300 teams are now at work on the construction of the Brazeau branch of the Canadian Northern Railway.

Vancouver Island Railways

WHILE the Union Pacific, Great Northern, Canadian Pacific and Grand Trunk Pacific Railways have their field particularly on the mainland of British Columbia, it looks as if the Canadian Northern Railway will be foremost on Vancouver Island.

True, the Canadian Northern is not behind on the mainland, but with a line

from Victoria up the west coast of the Island, and another from the northern end to the capital, it will be the only keen competitor there with the Canadian Pacific Railway for honors.

The C.P.R. has been active, and with a newly constructed line across to Alberni it has also planned for an extension to the northern end of the Island.



A Device that Might have Saved the Titanic

"HAD the Titanic been equipped with a micro-thermometer, the unfortunate accident which befel the gigantic liner would not have occurred," says Dr. Howard T. Barnes, of the Science Faculty of McGill University.

The micro-thermometer is an instrument which Prof. Barnes has invented, the purpose of which is to prevent such calamities as the one that astounded and shocked the world on April 14.

Dr. Barnes has been working for several years past on this micro-thermometer, which to-day is practically perfect, and which has attracted the attention of the Canadian Government to such an extent that a vessel will be placed at Dr. Barnes' disposal this summer in which he will tour the Labrador coast line in a further series of experiments with water temperature.

The instrument is designed to detect the proximity of icebergs at night and in a fog.

"Had the Titanic been equipped with this instrument," says Dr. Barnes, "the officers would have known of the iceberg which caused the wreck when they were at least two miles away."

The Royal Line of the Canadian Northern have made arrangements to instal Dr. Barnes' instruments on their ships.



Ten New C.N.R. Bridges

TENDERS will be called for immediately by the C.N.R. for the construction of ten steel bridges along the Fraser and Thompson Rivers. The plans were designed by J. A. L. Waddell, City Engineer, of Kansas City. The bridges will be completed within twelve months. The first will be a 420-foot arch span across the Fraser, directly above the C.P.R. bridge at Casco, a few miles below Lytton. Then comes a semi-cantilever bridge across the same river at Lytton. The entire cost of the bridges will be a million and a quarter dollars.



I have lived to know that the great secret of human happiness is this: Never suffer your energies to stagnate! The old adage of "too many irons in the fire," contains an untruth—you can not have too many—poker, tongs and all, keep them going.—Adam Clark.

Good Roads and The Motor

Enter the Concrete Roadway

The Economic Failure of the Railway May at Any Time Nullify its Mechanical Triumph, and then the Old Highway and the Motor Come In

BECAUSE automobile traffic and heavy trucking are too much for the ordinary macadam road, the Good Roads Commissioners of York County, Ont., propose to substitute concrete for macadam.

A deputation representing the Good Roads Commissioners interviewed Hon. J. O. Reaume, Minister of Public Works, and pointed out to the Minister that the standard macadam roadway would not wear under the heavy traffic to which certain roads approaching Toronto are subject.

In the scheme for improving the highways they suggested that a different style of roadway construction be adopted for a certain portion of the main arteries leading into the city. This, of course, would involve an increased cost, and they asked that the Government bear its portion along with the county and the city.

The plan to substitute concrete for macadam involves a portion of the Lake Shore road, comprising about two miles from Sunnyside; the road leading to Weston; a part of Yonge street from the city limits, and a portion of the Kingston road.

This is only a portion of the good roads system contemplated for Toronto and the County of York. It will mean an expenditure of about \$60,000 over the estimate.

The standard roadway costs \$5,000 per mile to construct, but the permanent concrete roadway, which it is proposed to build in the sections mentioned, will cost about \$12,000 per mile. The

length of road affected is between seven and eight miles.

The Minister of Public Works gave a patient ear to the deputation, and promised to bring the matter before the attention of the Government.

The chances are that the Government will consider the proposition favorably.

The *Toronto Globe*, in an editorial article, offers some well-reasoned arguments in favor of the concrete roadway as a business proposition:

Importance of Road Traffic

"The active demand for a well-built, modern highway between Toronto and Hamilton serves as a reminder of the importance of road traffic," says the writer.

"The railed highways and their rolling stock are triumphs of engineering achievement and mechanical perfection, but they cannot supersede the older roadways.

"Economic failure may at any time nullify mechanical triumph.

"A few years ago some merchants put freight wagons on the road between Toronto and Hamilton because this ancient method was found cheaper than the railway rates.

"They carried on the operation secretly for fear the railways would punish them through the shipments that could not profitably be made by freight wagon.

"The mechanical triumph of the railway was more than counterbalanced by its economic failure.

The common highway is open to and available for everyone, and is not menaced by economic mismanagement. Its mechanical construction is of prime importance, and in that there is still scope for improvement.

"Macadam roadways do not resist the deteriorating effect of the spring break up in our climate. The water is certain to find weak spots left by the frost.

"Asphalt is severely tested by extremes of temperature, and may be too soft in summer or too brittle in winter.

Demands of Motor Traffic

"With the increased importance of ordinary highways through the introduction of motor vehicles there should be a concentrated effort toward improvement in methods of construction.

"The proposed roadway will be an invitation to motor traffic, and will aid traffic by other vehicles. It will also

be a step toward regulating railway rates by a new line of competition.

"The original design of the railway was a railed highway available for all owners of rolling stock. As the railways were in private hands the control of terminals enabled the owning companies to crowd off all other users and operators.

"This situation will not be repeated, and the owners of motor-trucks will be free to compete in transportation business over the perfected public highway.

"This will be an additional safeguard against economic breakdowns. Failures in this regard are more frequent than in engineering or mechanical work.

"The railway will become a temporary failure whenever its services become more costly than transportation by modern motor-trucks over well-built and well-maintained highways. This will set a more exacting standard for railway service.



Dependability: Why More People Will Adopt the Motor

IT strikes us that any one who has seen fit to analyze the conditions that surround the use of the automobile must be impressed with the fact that the popularity of this means of conveyance is not based upon a fleeting whim or fad, says E. C. Tibbitts, advertising manager of the B. F. Goodrich Co., of Akron, Ohio.

True there is perhaps a small percentage of users who take up any new means of diversion simply because it is new, and may be led to abandon the automobile at some time for more novel means of providing pastime and enjoyment. But this class are in such a minority that they have no particular bearing on the stability of the automobile industry.

In the writer's opinion, the automo-

bile is just beginning to come into its own, for with the ability of the automobile manufacturer to provide a dependable low-cost car (already demonstrated), and the increase of good roads, the incentive is sufficient to lead tens, yes, hundreds of thousands to join the already enormous army of 600,000 users.

The automobile has superseded the horse, just as the steamship has largely superseded the sailing vessel, and any one who is waiting for the bottom to drop out of the industry is, in the writer's estimation, doomed to a mighty long wait.

Thousands of successful men have found it necessary to alter their original plans.

Real Estate and Investments

A Record in Building Progress

BUILDING operations in the leading American and Canadian cities have just one important difference. In over 200 American cities a big drop is noticeable during the past two years, while the 39 Canadian cities enumerated have almost doubled their building activity between the two years 1909 and 1911.

In 1909 the building figures for 206 large cities in the United States amounted to \$1,005,292,359. A year later the total was \$962,896,905, while last year the amount dropped to \$938,467,502.

In Canada, on the other hand, instead

of retrogression, we find phenomenal progress. In 1909 our 39 largest cities and towns carried on building to the extent of \$71,611,697. In 1910 the figures were 28½ per cent. larger, or \$103,573,506. Last year the amount was \$132,791,232, an advance in two years of 85½ per cent.

It is commonplace nowadays to say that these days belong to Canada. But figures such as these show very plainly that in no other country on the globe can such a record of progress be duplicated.

Four Months' Building Permits

THE appended tables of building permits issued in various Canadian cities so far this year (furnished by the *Financial Post*), show that, with a few exceptions, every city has kept up with, and in many instances greatly exceeded, the pace set last year.

Taken collectively, there has been an advance of over \$11,747,000, or 36 per cent. on the total of the first four months in 1911.

Including seven cities which had no building permit by-law last year, or whose 1911 figures are not available, the total is considerably over forty-five and a half million dollars.

Only fourteen cities in the East have reported. Their figures are \$1,198,000, or 8.8 per cent. ahead of last year's.

In the West twenty-one cities show the remarkable gain of \$10,549,000, or 55.6 per cent.

Toronto, although somewhat below last year's total, still holds first place in actual amount, the total being over \$6,500,000.

Winnipeg comes next with an estimated value of slightly over \$5,000,000.

Vancouver's total is almost five million dollars, but over \$800,000 behind last year's mark.

Edmonton has the largest actual increase for the four months' period, the advance being over \$2,500,000. Victoria has the next largest gain, slightly smaller than Edmonton's. Calgary and Winnipeg are the only other cities with gains exceeding a million dollars.

Chatham leads in percentage increase with a gain of 552 per cent. Other large advances are Port Arthur, 481 per cent.; North Battleford, 432 per cent.; Medicine Hat, 359 per cent.; Victoria, 276 per cent.; Edmonton, 268 per cent.; Prince Rupert, 264 per cent.; and Brantford, 259 per cent. Gains as high as these would not be considered exceptionally large if they were for a month only, but for a four months' period they are not far from phenomenal.

These figures, it should be remembered, are "approximate values" and it is likely they are considerably under the actual expenditure.

Permits for the first four months of 1912 on next page.

PERMITS ISSUED FOR FIRST FOUR MONTHS, 1912

Crry.	1912	1911	Inc.	%
Montreal, Que.....	\$ 3,745,180	\$ 3,822,136	\$ 76,956*	2.0
London, Ont.....	317,271	218,197	99,074	45.4
Brantford, Ont.....	439,615	122,210	317,405	259.7
Guelph, Ont.....	147,736	43,050	104,686	243.2
Halifax, N.S.....	67,975	47,700	20,275	42.5
St. John, N.B.....	105,750	109,150	3,400*	3.1
Windsor, Ont.....	238,225	198,375	39,850	20.1
Berlin, Ont.....	176,893	160,378	16,515	10.3
Hamilton, Ont.....	1,573,000	1,089,100	483,900	44.4
Chatham, Ont.....	66,435	10,190	56,245	552.0
Kingston, Ont.....	114,949	57,867	57,082	98.6
Toronto, Ont.....	6,508,825	6,911,758	402,933*	5.8
Ottawa, Ont.....	861,735	449,950	411,785	91.5
Maisonneuve, Que.....	456,428	382,000	74,428	19.5
Medicine Hat, Alta.....	570,365	124,112	446,253	359.6
Red Deer, Alta.....	84,685	33,785	50,900	150.7
Lethbridge, Alta.....	450,505	285,490	165,015	57.8
Port Arthur, Ont.....	421,385	89,685	431,700	481.4
Prince Rupert, B.C.....	155,975	42,831	113,144	264.2
Fort William, Ont.....	1,227,775	413,310	814,465	197.1
Vancouver, B.C.....	4,968,212	5,793,650	825,438*	14.2
Prince Albert, Sask.....	472,925	319,635	153,290	48.0
Calgary, Alta.....	4,117,098	2,769,216	1,347,882	48.7
Regina, Sask.....	1,092,625	1,184,715	92,090*	7.8
Saskatoon, Sask.....	1,775,805	1,306,607	469,198	35.9
Nelson, B.C.....	150,175	70,790	79,385	112.1
Edmonton, Alta.....	3,505,452	951,955	2,553,497	268.2
Winnipeg, Man.....	5,030,710	3,790,550	1,240,160	32.7
Nanaimo, B.C.....	72,564	53,486	19,078	35.7
New Westminster, B.C.....	518,448	229,875	288,573	125.5
North Battleford, Sask.....	181,570	34,070	147,500	432.9
North Vancouver, B.C.....	234,784	173,985	60,799	34.9
Moose Jaw, Sask.....	1,069,250	357,498	711,752	199.1
Victoria, B.C.....	3,367,575	894,450	2,473,125	276.5
Vernon, B.C.....	45,860	44,907	953	2.1
Total 14 Eastern.....	\$14,820,017	\$13,622,061	\$ 1,197,956	8.8
Total 21 Western.....	29,513,743	18,964,602	10,549,141	55.6
Total East and West.....	\$44,333,760	\$32,586,663	\$11,747,097	36.0
Macleod, Alta.....	\$ 61,700			
South Vancouver, B.C.....	940,527			
Melville, Sask.....	67,015			
Owen Sound, Ont.....	49,470			
Welland, Ont.....	73,905			
St. Thomas, Ont.....	38,175			
Belleville, Ont.....	50,000			
	\$45,614,552			

*Decrease

For Honest Advertising

A COMMITTEE of the Board of Trade at Welland, Ont., which was appointed to investigate the real estate advertising of Welland, presented a report, May 8, reflecting on some of the methods employed. Here is a resolution passed by the Board:

"Whereas it has been brought to the attention of the Board that misleading real estate advertising has been issued by real estate firms operating in the environs of Welland, and whereas this advertising is intended to convey the idea that lots so advertised are located in the town of Welland, with the advantage of all local improvements, while, as a matter of fact, the lots advertised are outside of the corporation limits, with no immediate prospect of local im-

provements; and whereas all this advertising is done on the strength of the prosperity and growth of Welland, which has been fostered through legitimate advertising, and should not be misused, but conserved to the advantage and ultimate success of Welland; Resolved, that it is the opinion of this Board that this method of advertising should be corrected by such firms so operating, and the plain truth be told, without misrepresentation. Be it further resolved, that intending purchasers should not buy real estate without first making a personal inspection as to its location. Be it further resolved that a copy of this resolution be sent to all real estate firms operating in Welland."



Take Off the Tax on Builders

EVERY effort should have been made in the interest of the building trades to have taxes placed, as much as possible, on land values. Our present system of taxation discourages building, fines the industrious and penalizes legitimate business.

The reason considerable building is not being done, and the reason that the owners do not improve their property, is the fear of being fined. To allow a reduction of the actual value of buildings, while taxing land up to its full value, would have a tendency to encourage building and check land speculation. That is exactly what we need. Churches should pay taxes. The proper solution would be to tax the land and not the building, so that a religious body could spend as much as it liked on the building.

Building should be encouraged by every means possible. If a man burns a house down he is fined once; if he builds

one we fine him every year. Do you see the point?

Another injustice of our present system is the taxation of improvements. It was stated that the assessment was raised fifty dollars on one house because the owner had it painted.

If a citizen is sober and industrious and paints his house, builds a fence, lays down a lawn, or does anything to beautify his home, and the neighborhood, he is sure to be fined.

We also know a case of where the assessment was raised \$500 in one year, although not a nail had been put in the house or a cent's worth of paint put on it. However, we believe that this party was fined for putting up a fence and sodding his lawn. After viewing the premises we can see no other reason for the fine.

Can we afford to allow this injustice to continue? If we remain silent we

deserve to suffer. This pernicious system of taxation exists by our permission. When sufficient of us awakened to our responsibility in this matter we shall demand and obtain a just system of taxation.

We trust every builder and contractor will wake up and support every move to help forward the building interests of Western Canada.—*Retail Lumberman and Western Builder.*

Edmonton Has a Housing Problem

INVESTORS looking for a good place to put some of their money, found opportunity in a recent editorial in the *Edmonton Capital*, which read as follows:

"With every hotel and lodging house in the city filled to the attic, a housing problem confronts Edmonton which must be taken hold of and grappled with at once.

"By competent realty men it has been estimated that Edmonton is at the present time not less than one thousand houses short of the requirements. In some cases fabulous rents are being paid and in others families are being crowded together in a thoroughly uncomfortable manner to say the least.

"Advertisements have been appearing in the local papers for some weeks back offering rewards to anyone who would tell where a house could be rented, and these offers are made in all seriousness."

How Canada Makes Millionaires

THE other day I noticed in a Canadian paper an item to the effect that Mr. So-and-So had purchased a piece of property in one of our large cities; the price being \$245,000, says a writer in *Toronto Saturday Night*. In these days of expansion, in these times when the

land poor man of yesterday finds himself a millionaire to-day, there appears nothing extraordinary in an individual buying a piece of city real estate for a sum just a trifle short of a quarter million dollars. And neither there is, but for the fact that within the period of fifteen years or so this same man was a bootblack; indeed he has shined my boots, and shined them well, on many occasions, and was glad of the five or ten cents that he obtained for the job.

Graduating from the boot shining business, he became proprietor of the stand, then of two stands. Next he took over the management of a barber shop, and then I remember him as the manager of an hotel. To-day he can write his cheque for the sum of \$245,000 on a real estate deal, and he will probably die with a million to his credit, for he is still a comparatively young man.

An Uncertain Market

Simple Simon, aëroplaning,

Said he didn't know

That he'd ever seen the time

When land was quite so low.

Touched a harmless-looking lever,

Tumbled to his fate.

"Zounds!" said Simon. "What a sudden

Rise in real estate!"

—*Lippincott's.*

SEAL BRAND CARBON PAPER



is being used for some of the most important documents of the day. This carbon is fully guaranteed. Write for sample.

The A. S. Hustwitt Co.
284 Yonge St., Toronto, Ont.

Finance and Commerce

Increase in Trade Largest in History

CANADA'S total trade for the past fiscal year amounted to \$862,699,732, an increase of no less than \$103,605,343, as compared with the preceding fiscal year.

Imports totalled \$547,382,582, an increase of nearly \$86,000,000; exports totalled \$315,317,250, an increase of nearly \$18,000,000.

The year's increase in trade, over fourteen per cent., is one of the largest, if not the largest, in the history of Canada.

According to present indications, the Dominion's trade for the current fiscal year will run very close to the million-dollar mark.

Of the total imports for the past year \$335,204,452 were dutiable goods, while \$186,144,249 were free goods.

The Customs revenue totalled \$87,548,452, an increase of \$14,250,908.

Exports of domestic products for the

year totalled \$290,223,857, the principal items being: Agricultural products, \$107,143,375; animals and their produce \$48,210,654; mines, \$41,324,516; forests, \$40,892,674; manufactures, \$35,836,284; fisheries, \$16,704,678.

The increase in agricultural exports was approximately \$24,500,000. In manufactures the increase was not quite half a million.

Fisheries exports increased by a little over a million.

On the other hand, there were decreases of a little over four millions in the exports of animals and their produce; nearly five millions in the exports of the forest, and a million and a half in mineral exports.

During the year Canada imported coin and bullion to the value of \$26,033,881, as compared with only \$10,206,210 for the preceding year.



Potato Importations

"I have been in business for a long period of years," said a St. John, N.B., dealer recently, "but for nearly forty years back I cannot remember of there having been such large receipts of Irish potatoes as has been the case this season. It is most unusual, and it will probably be another long period before they are again imported in such large quantities.

"When I remember their first being shipped here, nearly forty years since, they spoiled for the most part on the voyage from the Old Country, and when they were landed in St. John they were fit for little else than for cattle feeding,

though some of them were used in seed-ing.

"The importing of these potatoes has lowered the price of the local stock, and it is a distinct surprise to note than with the remarkably large crop harvested in New Brunswick last year, that months before the new 'spuds' are seen on the market we should be compelled to import from Ireland.

"If the crop in Ireland had not been good this year, Canadian people would have had to pay much higher prices than have been asked, though \$3 and even \$2.75, which prevailed for a time, are decidedly high for St. John and other parts of New Brunswick."

Census of Dairy Industries

THE Census and Statistics Bulletin for March just issued, gives the records of butter, cheese and condensed milk, as collected at the census of last year.

There were 3,628 factories in operation in 1910.

The quantity of butter made in the year was 59,875,097 pounds, having a value of \$15,682,564. This is 23,818,-358 pounds more than in 1900, and the value is more by \$8,441,592.

The quantity of cheese is 231,012,798 pounds, which is more than at the previous census by 10,179,529 pounds, but the value is less by \$600,776.

The total value of butter, cheese and condensed milk in 1910 was \$39,143,089, and in 1900 it was \$29,731,922, being an increase of \$9,411,167 in ten years.

Taking butter alone the value of the factory product was \$7,240,972 in 1900 and \$15,682,564 in 1910, and the value of cheese alone was \$21,890,432 in 1900 and \$21,620,654 in 1910.

The average price of factory butter was 20 cents per pound and of cheese 10 cents per pound, whilst in 1910 the average price of butter was 26.2 cents per pound and of cheese only 9 cents per pound.

The increased price of factory butter led to a larger production in 1910 than in 1900, and this was made especially in Quebec at the cost of a lower rate of duty on cream in the United States, which encouraged larger exports to that country.

The number of condensed milk factories in operation increased from four in 1900 to twelve in 1910, and the value of product increased from \$269,520 to \$1,839,871.

There are now six factories in Ontario with a product value of \$1,335,689, two in Nova Scotia with \$133,956, two in Quebec with \$275,000, one in British

Columbia with \$44,326, and one in Prince Edward Island with \$50,900.

In 1900 there were two factories in Nova Scotia and one each in Prince Edward Island and Ontario.



The Bank Clerk's Revolt

THE revolt of the bank clerk has spread. In Britain, as well as here, they are making a bold effort to bring about a new order of things, which will display more justice than has hitherto prevailed.

Time was when the avocation of the bank employee was considered in the "genteel" class, and while it may still remain there, the progress of the world has opened up many avenues of employment equally as respectable and much more profitable to the man who applies himself. Therefore the necessity of filling the depleted ranks from the old land, where the emoluments, it is presumed, are still less than they are here.

A policy that prohibits a clerk from marrying on less than \$1,200 a year, even when he is unable to gain that figure until he is thirty, is all wrong, and should be promptly remedied, even if the salaries of bank presidents and fat dividends of shareholders should suffer in consequence.—*Hamilton Spectator*.



No one would think of using a fine trotter to draw a grocery wagon, nor a Percheron to do the work of a little mule. No more should a mechanic be allowed to do the work for which a trained laborer can be used. An average laborer can be taught to do the most difficult and delicate work if it is repeated enough times; and his lower mental calibre renders him more fit than the mechanic to stand the monotony of repetition.—*Frederick W. Taylor*.

Clearing House Returns

The following are the figures for the Canadian Clearing Houses for the weeks of May 18, 1911; May 9 and May 16, 1912, with percentage change:

	May 18, '11.	May 9, '12.	May 16, '12.	Ch'g %
Montreal.....	\$46,764,171	\$56,404,041	\$57,520,897	+ 23.0
Toronto.....	36,091,626	46,366,401	49,103,309	+ 36.5
Winnipeg.....	23,028,418	30,076,054	29,925,066	+ 29.9
Vancouver.....	10,222,265	13,188,819	12,192,531	+ 19.2
Ottawa.....	4,191,293	6,621,203	5,456,376	+ 30.1
Calgary.....	3,806,946	5,760,280	5,590,950	+ 46.8
Quebec.....	2,724,411	3,298,497	2,481,569	— 8.8
Victoria.....	2,704,240	3,337,052	3,612,457	+ 33.2
Hamilton.....	2,527,066	3,274,747	3,258,777	+ 28.9
Halifax.....	1,747,441	1,908,105	1,887,857	+ 8.0
St. John.....	1,842,226	1,796,601	1,717,657	— 6.1
Edmonton.....	1,907,911	3,876,293	4,279,473	+124.3
London.....	1,525,723	1,930,568	1,572,920	+ 3.0
Regina.....	1,441,416	2,029,522	2,153,508	+ 49.4
Brandon.....	498,395	647,318	779,020	+ 56.2
Lethbridge.....	499,739	693,950	630,546	+ 20.6
Saskatoon.....	1,201,219	2,564,879	2,561,360	+112.4
Brantford.....	459,270	581,130	618,423	+ 34.6
Moose Jaw.....	706,260	1,303,502	1,116,107	+ 57.9
Totals.....	\$143,890,036	\$185,658,962	\$186,458,803	+ 29.0
Fort William.....	.....	1,271,717	937,947	



In Praise of New Brunswick

Mr. J. Norton Griffiths, M.P.

"THE Province of New Brunswick need have no fear of a prosperous future if all its citizens will co-operate with the government in putting people on the land. There are thousands of people who want to get there if they have the opportunity. There are thousands of people in the Old Country who will assist them to get there; but a ready-made farm organization, with a good government inspector and advisor, is, in my humble opinion, one of the most necessary and apt steps which I understand the people of New Brunswick, through their government, are about to organize.

"You have a magnificent, rich, fertile

province, unsurpassed in the world, which it should be the endeavor of every New Brunswick man to see that every square mile is producing the necessities and requirements of man.

'St. John city will become a big, prosperous shipping and industrial centre under a good, determined and energetic administration, evidence of which exists on all sides, and it is a great privilege to me and my colleagues to be associated with the development of your great harbor works.

"In making good, we will be able to feel that we are one with you in our determination to share in your progress and prosperity."

Agriculture

What to Do with the Western Crop

By J. A. Maharg, President of Saskatchewan Grain Growers' Association

THE loss to the farmers of Saskatchewan through the inability of the railway companies to handle all grain offered for shipment has been enormous and in a great many cases has constituted a real hardship, but should a large amount of the grain still in the country become a total loss, the condition then will become really desperate. How a solution of this difficulty is going to be reached in the near future is something that is engaging the thought of some of our best men at the present. Even some of our rivals are offering suggestions.

The Credit Men's Association claim that changing or perhaps abrogating that clause in the Grain Act dealing with the distribution of cars would solve the whole difficulty. However, it does not require a very powerful microscope to discover who is going to benefit by such change.

Would it be Practical?

Others think that reciprocal demurrage is what is wanted. Compel the railways to handle all grain offered them with despatch.

If this were possible, would it be practical? Would it be wise to force all our grain on the market in the course of a few months? Then we should look at this from the laborer's point of view.

If we compel the railways to handle our grain as fast as it is offered, it will be necessary for them to treble their equipment, and consequently their employees for a period of a few months at most.

Railroading is a business that requires experienced men—this is absolutely necessary to protect life and property. To get those men they must of necessity be

given steady employment, otherwise they and their families must suffer.

On the other hand, there are thousands of settlers in our province who have been and are at the present time suffering through not being able to market their grain to enable them to purchase the necessities of life.

The conditions we do business under compel the farmer to market his grain early in the season. The banks, implement dealers, merchants, in fact, every line of business, demands a fall settlement. Railroad magnates and others say the farmers should build granaries and not market their grain all at once. This is all very well, but if they were in the farmer's place they would, through force of circumstances, be compelled to do just as he does, otherwise their grain would be marketed for them at a cost far in advance of what they could do it for themselves.

What is the remedy? In one instance the laborers will suffer. As it is the farmers suffer. What we want is to devise some plan that will benefit both.

Internal Storage Wanted

When we consider the tremendous developments in the West it seems it will be almost an impossibility for the railroads to handle the grain of this country as fast as it is offered. Take Saskatchewan alone; it is estimated that there were over five million acres of prairie broken last year, which by the time seeding is over will be about six million acres. Place this at an average of seventeen bushels to the acre, which is much below the usual average for all grain, and you will have over one hundred million bushels—practically as much

as all our railroads got out before the close of navigation last fall.

The development of Saskatchewan is only just started, providing conditions are improved so that new settlers can market their produce in time to protect themselves from loss and hardship.

What is the solution? The southern outlet is practically closed; the northern outlet is years away as yet; the eastern and western outlets are entirely inadequate. It appears to me that the only immediate solution is by providing some system of internal storage where the settler can secure weight and grade for his grain to enable him to finance on same.



Potato Canker Has Reached Canada

PROF. GÜSSOW Dominion Botanist at the Central Experimental Farm, Ottawa, whose article on Potato Canker in last month's *BUSY MAN* created much interest because of the important warning it contained for all Canadians, writes as follows:

"Since writing on Potato Canker in the May issue of *BUSY MAN'S CANADA*, I may inform you that I have found the Potato Canker in a consignment of potatoes imported from England. This called for the immediate publication of a new circular, which, no doubt, will reach you in due course."

The circular referred to by Prof. Güssow may be obtained free of charge by writing him at the Experimental Farm.



Our Friend Barley

THE *Farm and Ranch Review*, of Calgary, points out that users of barley have been industriously urging farmers to grow more of this cereal.

Many of the advantages of the crop have been set forth, including the suitability of the soil and climate of the

West for barley production; the advantage of dividing up the crop, the use of barley in killing weeds and the fact there is an alternative use for barley when the market fails to absorb all the crop.

On the part of farmers there seems to be a disposition to grow more barley and to grow it with more care, says the *Review*. But the barley crop has not had all the advantages that might be given it in any of the Western provinces.

Frequently barley is sown as a catch crop, with the idea of getting a little of something off the land. At other times, when it is sown for a market crop, it is seeded late, upon ground thought to be unfit for other crops.

Barley deserves better treatment. The time is pretty well past when barley could not be sold rapidly. There is a growing local demand for it, and it is more generally handled in car lots. The growing of barley should enjoy some expansion.



To Encourage Scientific Farming

THE Conservation Commission will this summer co-operate with the Federal and Provincial Agricultural Departments in assisting the spread of information to encourage scientific farming. One new departure will be the publication by the Commission of illustrated reports describing improved farming conditions on selected farms in each province.

Illustration farms in several localities in each province will be used as types of what can be accomplished through scientific farming, and the owners will be encouraged to co-operate with the Commission in giving and receiving information bearing on the problem of economic husbandry.



See that your children be taught, not only the labors of the earth, but the loveliness of it.—John Ruskin.

Pulse of the Press

Workmen's Compensation for Injuries

THE Toronto *Globe* points out that the long delay in bringing Ontario's laws regarding the compensation of workmen for injuries—or their relatives in the case of fatalities—arising out of their employment is beginning to cause keen resentment in labor circles.

"It was hoped," says the *Globe*, "that Sir William Meredith's inquiry would have been sufficiently far advanced to permit of the introduction of legislation at the last session of the legislature.

"The year's further delay that must now take place will mean that hundreds of maimed workmen, and dozens of families of Ontario men killed as the result of industrial accidents, must go through life without the aid that a just and progressive law would secure for them.

"The existing legislation is more fruitful of law suits than of money for the claimants.

"Coroners' juries are beginning to take notice of present conditions. The other day a jury at Palmerston, after reporting on the circumstances under which a railway employee named George Hassen lost his life in the G.T.R. yards, added the following clause to its verdict:

"We recommend that a fund of some kind, under the guidance of Parliament, be established for adequate financial aid to those dependent upon men whose lives are occupied in such hazardous callings."

The *Globe* concludes that, "the passage of similar resolutions in the case of industrial fatalities of all sorts that come before Coroners' juries in Ontario during the next twelve months would be a powerful lever in the hands of the members of the House who are fighting for a proper Workmen's Compensation Act."



The Demand for Commissions

THE Hydro-Electric Commission must have had an experience of its own or Hon. Mr. Beck would not press, as he appears to be doing, his bill which insists that the public utilities of any municipality which is using the Hydro power shall be under the direction of a commission.

Of course this commission may not be a paid one. The time occupied by it may not be any more than the time of the average committee man, but, continued

in office, and upon one phase of public service, one should become more expert in it.

St. John, N.B., under a special act, and like so many that have been granted by the state legislatures, will be the first city in Canada to try government by commission.

It is remarkable that New Brunswick, which is regarded as slow and non-progressive, should lead the way in legislation of this kind.

St. John will have a commission of

five persons, the Mayor and four others. The Mayor will represent the finance department; the other four will be chosen with regard to their particular fitness for departmental supervision.

The commissioners will, with the one exception, that of the Mayor, have to give all their time to the public business, and they will be paid \$3,000 each per annum. There is a total of \$15,000 a

year. It is a huge sum, but perhaps not too much for a city of the size of St. John.

The result will be watched with interest. Upon the success of it will depend the spread of the new idea in Canada, and perhaps it may reach Kingston. Commissioners may be secured without salary, and commission is the ideal system.—*Kingston Whig*.



What Does the West Owe the East?

THE *Winnipeg Free Press* objects to certain Eastern papers lecturing the West on the gratitude it owes to the East. It says:

"Westerners who talk of secession from the Dominion are talking foolishly. But they are not talking as dangerously as those Easterners of whose utterances the extract from the *Belleville Intelligencer* furnishes a representative sample, and upon whom the responsibility will rest, if antagonism between West and East should assume proportions threatening the disruption of the Dominion."

All this talk of the debt which the West owes to the East is rank sectionalism. What the people of Eastern Canada did to acquire the West and to equip it with railways was done, not for the West alone, but for all Canada.

The people of the West are not an alien race. Many of them are natives of old Canada or their descendants. Others came from Great Britain, from the United States, from the continent of Europe, at our urgent invitation.

The purchase money paid to the Hudson Bay Company was a mere bagatelle. The money subsidies paid to the Canadian Pacific Railway were, as the *Free Press* pointed out, borrowed on the credit of the Dominion, and Westerners paid their share of the interest charges. Far

exceeding the money subsidies were the subsidies in land, which came out of the West itself.

Canada made very slow progress until the immigrants began to pour into the West. And once that movement began, it benefited Eastern Ontario. We have a greater Toronto and a greater Montreal, because we have a greater Canada.

It is fashionable now to say that in immigration we have been paying too much attention to the West and neglecting Ontario.

It is good policy to fill up Ontario's vacant lands.

But if we have an immigration boom in Ontario it is because there was an immigration boom in the West.

The rich prairie lands of the West were an advertisement for all Canada.

All this talk about pampering the West is nonsense—sectional and unpatriotic nonsense. Those who talk about the West as a burden are giving encouragement to those who talk about secession. The way to stop the talk about secession is to tell the Western man that we like him too well to let him go.—*Toronto Star*.



*What folly to tear one's hair in sorrow,
just as if grief could be assuaged by baldness.—Cicero.*

Canada's Honor and the Titanic

HOW does Canada's record stand with the Titanic?

Some United States journals have been trying to belittle the British passengers and extol the United States record.

Alas, such an effort is hardly worth while! Small are the men who turn to such work at such a time.

But Canada has no need to blush for her people endangered or for those lost. The Canadian record is a clear one.

It is now known that there were on the boat 36 Canadians, 21 men and 15 women. Of these 21 were drowned; 15 were saved. Of the saved 13 were women; 2 were men.

Of the lost 19 were men; 2 were women.

Of the two drowned Canadian women one at least—Mrs. Allison—was urged to enter a boat, but preferred to go with her husband.

Of the two Canadian men saved, one was ordered into a boat that was insufficiently manned. The other was given a place in a boat after all the women on his part of the vessel had embarked.

The Titanic disaster left no dishonor on Canadian manhood. Hold up your heads!—*Hamilton Spectator*.

Won't Stay Bottled Up

THE *London Advertiser* is carrying on a brisk "stay in Ontario" campaign. It declares that, with reciprocity defeated, the East is a better farming proposition than the West. "The West is tied down to a European market and a narrow outlet through Eastern Canada," and "The West for the moment is bottled up," are among the statements which the *Advertiser* makes in support of its argument.

Seeing that the West was deprived of reciprocity by the vote of Ontario this is a good deal like rubbing it in. Nevertheless the West will continue to draw settlers from all parts of the world, Ontario included.

The resulting problems of transportation and markets will be put up to the Borden Government, and it will have to find a solution or take the consequences. The West will not stay bottled up.—*Winnipeg Free Press*.

The Big New Liner

THE new White Star liner which was already under construction when the Titanic met with disaster will be quite as large as its predecessor. But it will have lateral as well as transverse bulkheads, it will carry plenty of lifeboats, and we may be sure it will not retain full speed through an icefield at night.—*Toronto Star*.

The West Will Win

ONTARIO, as population now stands, has the power, and exercised it last September, of defeating the policy which a majority of the people in the West believe would be in the best interest of the national progress and welfare. The West must needs submit to the rule of the majority, but the time will come when the majority will be on this side of the great lakes.—*Manitoba Free Press*.

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All Canadians Now

Suppose our fathers were Scotch, English, Irish, or something else. Forget it. We are all Canadians now.—*Windsor Record*.

No Advance Noted

Congratulations all around! Scanning to-day's market reports, not a single necessary of life appears to have aviated during the past twenty-four hours.—*Ottawa Journal*.

Back to the Land

Some day before long Ontario will experience a decided "back-to-the-land" movement. Many an amateur farmer works at a desk in London at the present time.—*London Advertiser*.

Quite a Difference

A Montreal girl thinks she has seen Heaven. She was impressed by the difference between that place and Montreal.—*Toronto News*.

Have you made your peace with the moving van man?—*Toronto Star*.

The Wrong Goal

The people of this age badly need all the sermons of all the journalistic converts to the doctrine of "go slow." But as long as the goal of life is great possessions rather than mental treasures, the world will continue to take short cuts.

Things to Lean On

"Women all like a strong shoulder upon which to lean." This is Laura Jane Libbey's opinion. Man's preference for leaning purposes is a telegraph pole.—*Toronto News*.

A Question of Speed

Dr. Reaume says that farmers and motorists should get closer together. In many cases they would if the farmers could run fast enough.—*Toronto Star*.

After the Election

Not one black sheep in British Columbia! "We told you so."—*Ottawa Journal*.

A Camden girl has been sent to jail for kicking a policeman on the chin. No Hobble Skirts there!—*Toronto News*.

If Britain and Germany agree to exchange naval information, it will be much wiser than if they proceed to exchange shots.—*Toronto Star*.

Valuables Overlooked

Thieves robbed a local stove magnate's house of diamond rings and other jewelry, but carelessly overlooked some priceless new-laid eggs in the refrigerator, and a bag of valuable potatoes in the cellar.—*Toronto Star*.

Don't Need Showing

If the Standard Oil is invading the Dominion with the idea of showing us all about the trusts, we would respectfully inform it that several Canadian organizations have shown us all that is necessary about mergers, combines, restraint of trade, etc.—*Calgary News-Telegram*.

Ask Them

"If," says Sir John Simon, "you say that Home Rule for Ireland will injure the Empire, ask the twenty-eight home rule governments already existing in the Empire what their opinion is."—*Toronto Star*.

Points of View

What People are Saying about Matters of Interest

Gripping Trade Monopolies

GERMANY has its own method, and a most effective one, for dealing with monopolists. This is to take over the business of a syndicate when it becomes a menace or a trouble to the state.

Dr. Belbrueck, Secretary of State of the Interior, speaking in the Reichstag lately, said:

"Our economic policy last year successfully withstood two severe tests—the drought and the tension in foreign politics. This shows that the country's economic life rests on a sound basis.

"During the last thirty years the industry of foreign countries has grown stronger. We must go out to fight both, not only for the home market, but also for foreign markets. Tariffs do not help us against foreign countries which protect themselves. Owing to free trade, England has to put up with anything foreign countries think fit to do. Our trade relations are to be built up on the basis of the most favored nation treatment.

"In the syndicates are growing up organizations which are assuming a character of private monopoly, which may become a good deal more dangerous than a state monopoly. I consider it not improbable that we may have to gradually transform private monopolies into state monopolies. On the other hand I am convinced that we are not yet ripe for such a measure.

"The state cannot be deprived of the right to enter into a syndicate when this appears economically desirable."

In other words, as the Kingston *Whig* puts it, Germany, true to its paternal instincts, will control trade rather than

let trade control its government. Of all the protectionists in the world the Germans are the most docile or innocuous. They may organize for a specific purpose, as they do in the United States and Canada, but they will invite the attention of the government and it will determine what the line of action shall be. "If," says the Secretary of State, "we must have a monopoly of any kind, the state will control it."

If Reciprocity Had Passed

"FARMERS are burning off enough feed in Southern Alberta to feed thousands of head of cattle," said P. Burns, Alberta's cattle king. "At the Olds experimental farm of the Provincial Government, 99 head of the best beef cattle that I have ever seen, are being fattened on the same kind of material that is being burned by the ton in Southern Alberta, all because the farmers have no other way of getting rid of it. If reciprocity had passed, we could have brought the American cattle to the feed, or the feed to the cattle, and the farmers and cattlemen on both sides of the line could have benefited to the extent of thousands of dollars."

McBride on the Navy

SPEAKING of the Dominion's naval policy in London, Eng., Premier McBride of B.C. declared that the Canadian electors condemned the inadequate naval scheme of the Laurier Government and the responsibility had now been assumed by the Borden ministry,

superseding it with a broader and more effective plan.

"This is a matter which closely affects British Columbia," he said. "Since the withdrawal of the Pacific squadron, we have been left practically defenceless on the Pacific coast. We have been greatly impressed with the vigor and strength of Hon. Winston Churchill's naval policy, and we have hope and confidence that any naval scheme in which he and the Canadian Government concur, will restore to British Columbia a full and fair measure of naval protection."

Nagging at Engineers

THE life of the municipal engineer at best is a hard one. Their work is seldom appreciated, yet the management and construction and design of all the city's affairs are in their hands. An engineer who is employed by a private corporation has a comparatively easy task, for the people he must satisfy are few in number and quite amenable to reason. On the other hand, it seems to be a universal practice for certain members of town and city councils by their constant nagging and lack of fairness to make the life of the engineers a hard thing.—*Canadian Engineer.*

Genius Honored Too Late

WHEN an incident such as that of the Titanic occurs, attention is directed for the moment to the man whose genius has made possible the rescue of passengers, but unfortunately men like Marconi receive too little recognition from the world at large in the course of their lifetime. A hundred years from now men will honor the name of Marconi and speak it with reverence. As a great inventor he will be honored after his death, but there is something still lacking in a civilization that does not provide for a due share of that

honor to be accorded during the lifetime of the pre-eminently deserving.—J. K. McInnis, Editor *Saskatoon Phoenix.*

Reciprocity Sized Up

I HAVE never seen such a blunt admission before, but it correctly represents the view we took in Canada before the general election," said Premier McBride, of British Columbia, speaking of President Taft's "adjunct" speech. "The American reciprocity movement was deliberately designed to detach Canada from the Imperial reciprocity scheme and defeat the coming Imperial preferential policy to which Canada is fervently devoted."

Open Windows During Recess

DO let the little children have some of God's fresh, pure air that is knocking at the windows, and which we won't let in. We imprison them and feed them—starve them, poison them with bad air. Why do you do it? It is a relic of the dark ages!"

Such was Dr. Noble's plea before the Board of Education at Toronto, in support of his motion, which was carried, to instruct the teachers to open the windows at every recess and noon hour, closing them before the classes come in again.

Search thine own heart; what paineth thee in others in thyself may be.—Whittier.

Half the joy of life is in little things taken on the run. Let us run if we must—even the sands do that—but let us keep our hearts young and our eyes open, that nothing worth our while shall escape us. And everything is worth its while if we only grasp it and its significance.—Victor Cherbuliez.

Boosting up Business

Elbert Hubbard to Business Men

**"The More People who Work in Harmony with
You, the Better You Are"**

ELBERT HUBBARD, the seer of East Aurora, writer, farmer, lecturer, business man, organizer extraordinary; editor and publisher of *The Fra* and *The Philistine*, each of which has over a hundred thousand a month circulation, throws down the shovel or the hayfork, or the pen, whichever he happens to be using, leaves the Roycroft Shops and once in a while comes over to Canada for a talkfest.

Wherever Elbert Hubbard goes he needs no boosting in order to fill the house—the trouble is to get in. He understands human nature and its problems as few men living or dead have understood—and he has a message. It is a message of Hope, and not a message of Fear.

When Fear seizes us, says Hubbard, we are all in and our number goes up. Co-operation and good cheer is his message, which he freely sprinkles with wit and raillery, with a big dash of exaggeration thrown in occasionally to jolt us into thinking.

The other day he came over and addressed the Canadian Club at Hamilton. His subject was "Men and Women." It sparkled with philosophy and original phrases.

No Lawyers, Doctors, Preachers

He introduced his subject by an analysis of bee life. The bee, he said, knew what to do with the drones, something which was puzzling humanity now. The bees knew how to make honey, peace, etc., and as far as he knew they had no lawyers, doctors or preachers. Whether they were wise it would be indelicate to ask.

He explained interestingly the co-operation and system of bees. A man alone had really no intelligence. All our acts have other people in mind. Man realizes when alone that his reason reels and his mind rocks. The more people who work in harmony with you the greater and better you are.

The economic theory was that all were down on Nature's handbook at \$5 a day. There were men you would not employ at \$1 a day. The \$10, \$50 and \$100 a day men were the men with prophetic vision; men who saw things and did things.

The secret of life was to get someone to do your work. Blessed is the man who finds someone do his work.

To Make Friends—Be One

There were two places to which men out of society's equation were sent—the insane asylums and penitentiaries. Those who were sent there were those who could not look after one man—themselves. The recipe for reforming the world was "reform yourself." The recipe for making friends was be one yourself.

We live in the greatest time the world has ever known. There has been greater progress in the past few hundred years than there were in the two thousand years before.

Mr. Hubbard alluded to the recent celebration in memory of Abraham Lincoln and said that the 47 years that elapsed was not a long time. In that time Lincoln's son had become president of a Pullman company. Lincoln never rode in a Pullman, dined in a dining car, never saw an electric light, a

typewriter or a typewritist—the latter, two of the world's most beautiful things. He used the allusion to illustrate the progress of the world.

The business man was the man who looked the pay-roll in the eye. Book-keepers and elevator men were necessary, but the secret of the successful man was to get business—get the orders and fill them. Let someone else do the work.

"I know of more rotten schemes to make money than any man in Toronto," he said. "And that's some boast," he added.

The business world was now for the first time in its history adopting the golden rule, Truth, for a business maxim. Truth is the new virtue.

Lemon Became a Melon

Mr. Hubbard went into an entertaining history of the famous Standard Oil verdict, and stated that by a peculiar coincidence the company declared a \$29,000,000 dividend on the first of April. The \$29,000,000 lemon which the court handed the company had grown into a \$29,000,000 melon. "The day of miracles is not passed. We are a wonderful people on the other side and we acknowledge it."

The dissolution of the Standard Oil had been brought about, he said, because the people asked for it. The American people were not ruled by law—public opinion ruled. The good judge had no opinion, but had his ear to the ground. The chief justice knew the people wanted Barabas, and he gave them Barabbas.

The Standard Oil retaliated by raising the price of gasoline a cent a gallon. "They have got the jack screw under gasoline and John D. sits up at nights working the jackscrew."

The rebate, which the fine really was, was not following the one price system.

Doctors were all rebaters, he said. Lawyers and doctors took all they got and the preachers took what they got.

Business men, however, had lined up behind the one price system. He could remember the time when negotiations were carried on for the purchase of a pair of trousers. The business man then pitted his knowledge of values against the innocence and ignorance of the customer. The business man today was the attorney for the buyer, and the girl of 10 could trade in the big department store with the same safety as a woman.

The Successful Man

The successful American business man was the man who kept faith with his customers. He apologized for referring to the business men of the other side as Americans in the present company. "We are all one people," he said. "Your ancestors are mine."

The greatest idea of the times was the Brotherhood of Man. It was an old idea taught 2,000 years ago, but for teaching it then the cross awaited men—the rack, the thumb screw and the gallows.

The exceptional man always knew the great truth. The crowning achievement of the times was that all knew and accepted it. He desired to live to see the time when all would be on the level.

The first and most important business in the world, the speaker continued, was farming. The farmer supplied the things that were needed to sustain man. Hunger was the first incentive to migration.

Half the people should be farmers. Half the time of every man should be spent on the soil. One-half the people of the States were farmers 50 years ago. One-half the people of Canada are farmers now. "That's the reason we wanted to annex you," he said. The balance in the States was lost.

The migration of the farmers to the city he attributed as the cause for the aviation of food prices. There was only

enough food in New York City to last for 48 hours.

The second most important business in the world was transportation. Illinois gave to Canada the man most instrumental in the success of the C.P.R., and Canada gave to the States its greatest railroad figure, James J. Hill.

The Place of Advertising

The third most important business was manufacturing, the fourth distribution, and the fifth advertising.

Advertising tells who you are and what you have to offer the world. Everyone advertises himself whether he likes it or not.

There was no such thing as the perfect man. The man who carried bricks up a ladder knew a thousand things the man with the college education and the alphabet behind his name did not know.

Man is in the process. In order to get the perfect man you have to make him in imagination. You sit in the grandstand and watch life's procession go by. Do you think the Deity who planned the world made anything he was going to lose?

Man should not prepare to die, but prepare to live. All were living under

the sentence of death; on a reprieve of unknown duration. To live now up to the highest and best was the way to prepare to die.

There was a certain time each day a man was a damn fool. It was up to him not to exceed the speed limit at that time.

He thought Hamilton could be made one of the most beautiful cities on the continent. It had an ideal climate, and he liked to come to Canada in his automobile and spin through the orchards where the Scotch and Irish tickled the soil until it seemed to smile.

The Scotch, he said, owned the world and the Irish run it.

The Scotch were people of seven wonderful virtues. They possessed the virtues of industry and economy. He told a story of a Scotchman who used to run his window up to save the glass by not looking through it. There were three bad things they produced—Scotch whiskey, Scotch humor and Scotch religion.

Mr. Hubbard concluded with an eloquent appeal to the business men to co-operate for the good of each other and the welfare of the city.



Courtesy in Business

FROM time to time our attention is called by business men and others to the growing lack of courtesy in business, says an exchange. Sometimes the complaints refer more especially to the answering of telephone calls. Sometimes it is the incivility and indifference of clerks and office staff, and at other times it is the lack of courtesy on the part of the employer himself. Whatever the cause, it is to be regretted that this tendency towards discourtesy is growing. Undoubtedly the present is an age of hurry.

The man of business that does not hustle is left behind in the race. Competition is keen and competitors often unfair in their methods. While we acknowledge the keenness of business competition and the age of hurry in which we live, we still contend that there is time for the little courtesies which make our business life pleasant. These little courtesies are to business what oil is to machinery. It takes very little more time to give a courteous answer than it does to shout a rude reply.

Among the Magazines

In Praise of Age

By Edward L. Sabin

THIS is proffered, not necessarily to disparage the golden hours and youth, but in praise of those other hours of gold more rich, yet of value less appreciated. For the champions of youth are many, and the champions of age are few. Nevertheless, if peace hath its victories, age hath its rewards, and in years there should be no shame.

Age is but comparative. I well can recall when it appealed to me that should I ever attain to the ripeness of ten, and stand as mature as my swaggering brother, who had donned long trousers, then would I be at all desirable dignity. How must it seem to be ten—with a roundly uttered, manly "Darn," with long trousers, and a nickel in the pocket!

At ten, did that prove to be only a foothill, with maturity and all the appurtenances thereto still beyond; and twenty beckoned, ahead, from the pinnacle of manhood. Aye, to be twenty; to go to bed when one chose, to throw a baseball swift as a rifle-bullet, and to wait upon the young ladies! At twenty would I be old—and sometimes I wondered how it would feel.

But at twenty, forty was an ultimate goal where life would have been lived and spent, and the backward look could outdistance the forward. Forty, with wife and family and business, the world mostly seen, and a stiffness of the joints hampering the gay activities of preceding years. For a little fear was clouding the horizon.

And now at forty—what? Nothing, in particular. The fear—that suspicion of fear—was very foolish. At forty, one has the same new interests, the same

sense of anticipation for a morrow, the same expectation of doing and completing, the same recurring pleasures; and while one accepts that the knees wobble a little in running, and that a few teeth are on the danger line, one has the same impression of remoteness when considering the topic of final dissolution.

So will it be, I fancy, at fifty. Fifty now looms portentous. At fifty life will have been two-thirds lived. No, not lived; two-thirds past. It will only be two-thirds past. In those remaining fifteen, or twenty, or twenty-five years, it may be found that living has only just begun!

There will be, of course, a further gradual stiffening of the joints, a further gradual weakening of the unused muscles, a further acquisition of artificial teeth. This to-day fills youth at forty with a certain sadness, an awe of the inexorable march of time.

But lo, when fifty comes it is only a change in figures, and off of paper signifies nothing. So indefinable has been the progress through the decade, that we scarcely may realize when mental exercise stole in to succeed physical, and proved as satisfactory. For every privilege removed, another privilege as pleasant has been substituted.

And so will it be, let us accept, at sixty, and at seventy, and at eighty. The change is but a change in viewpoint; and the Grand Canyon of life still opens, marvellous, in every direction.

So why dread or pity age? Age deserves not dread, and asks not pity. Only to be pitied is he or she who resists it, and, frightened or rebelling at the kindly current, would turn and breast it.

Whereas to be envied is he who floats serene along and finds, I am sure, all the shore-line lovely.

There is, students state, a peace and a content, a broadening of the perspective, a blissful forbearance, a philosophy warranted by experience, to give age a charm possessed by no other epoch—no, not even by youth. This happy

state is evident in the gentle voice of the grandmother, in the ready doze of the grandfather, in a mild acquiescence to weather and ills, in a pleased looking-on without participating. To render up oneself thus, is to live as fully as to dance at the May-pole of time. For life is but relative.

—From *Lippincott's*.



Contents of the June Magazines

System

Motion Study in Office Work. By J. Geo. Frederick and H. S. McCormack.

Ideas for Little Shop Fronts. By Will Bradley.

Cutting the Corners. By Edward Mott Woolley.

The Dealer's Part in Distribution. By Geo. L. Louis.

The Salesman as the Buyer Sees Him. By G. H. Read.

Keeping the Money at Work. By E. R. Boyer.

Selling "Under the Hammer." By Jos. P. Day.

Adventures in Advertising. By Thos. Russell.

Keeping Sales up to the Mark. By G. W. Montgomery.

How to Ship Goods into Canada. By W. A. Rothwell-Currie Love.

Sales Records as Incentives. By C. F. Sweet.

Ideas for the Man Who Buys.

The Craftsman

Boyhood Days with John Burroughs. By Julian Burroughs.

The Song of Jethro the Potter: A Poem. By Reginald Dunderdale Forbes.

Jean Francois Raffaele, a French Painter of the People. By Delia Austrian.

The Story of Government Reservations for Wild Water Birds. By T. Gilbert Pearson.

Bringing Country Beauty to City Streets. By Arthur Hay.

The Return of the Innocent: A Story. By Alphonse Courlander.

Modern Country Homes in England. By Barry Parker.

Handicraft in To-day's Civilization. By Edward Wilbur Mason.

The Wild Gardens of the Pacific. By Mrs. A. S. Hardy.

Industrial Art in Public Schools.

Improving the Woodlot: Extracts from One of Cornell's Helpful Pamphlets on Farm Forestry.

The Value of the Small Farmer. By The Editor.

The Business Philosopher

Out of the Rut. By Arthur Frederick Sheldon, President of The Sheldon School.

The Common Basis for True Religion and Successful Business. By J. D. Kenyon, First Vice-President of The Sheldon School.

The Advertising Club in Cleveland, Sixth City. By Arthur W. Newcomb.

Merchandising from the Theological Viewpoint. By Dr. Stanley L. Krebs.

Opportunities for Young Men in the Department Store. By Morton Mayne.

Canadian Magazine

Manitoba's Centennial, 1912. By G. W. Bartlett.

Henry Mill Pellatt—a Study in Achievement. By Newton MacTavish.

Browning and Tennyson—a Browning Centenary Study. By Prof. George Herbert Clarke.

Our Other Royal Duke. By Daniel Owen.

Confidences of a Woman Lawyer. By J. Sedgwick Cowper.

The Child and the Wolverine. By W. E. Traill.

West Country Wanderings. By H. M. Clark.

The Rights of the French-Canadians. By W. S. Wallace.

Maritime Provincialisms. By F. A. Wightman.

Regina: The Capital of Saskatchewan. By Emily P. Weaver.

Rod and Gun in Canada

A British Columbia Outing: A Journey up into the Arctic Slope. By Dr. Luther Harvey.

Schools Under Canvas: In Canada's Silent Places.

The Culture of Black and Silver Foxes: Origin. By R. B. and L. V. Croft, B.A., M.D.

A Trip to Algonquin Park. By C. S. McDonald.

Some Experiences of a Woman on Transcontinental Railway Construction.

Pheasant Rearing in British Columbia. By A. P. Cummins.

Pioneer Experiences in Antigonish County, N.S. By R. D. McDonald.

Report of the Alberta and Saskatchewan Fishery Commission.

Salmon Fishing in Nova Scotia.

British Columbia Magazine

The New Pacific. An illustrated article on the Panama Canal, the Expositions that are being prepared at San

Diego and San Francisco, and the value of the Canal to British Columbia commercially.

Effect of the Panama Canal on the Trade and Development of British Columbia. A symposium of the opinions of distinguished men whose names are well known throughout the world.

British Columbia and the West Indies. By Dr. F. L. de Verteuil, R.N. (retired). This outlines the possibilities of developing new trade between these two parts of the Empire when the Panama Canal is completed.

Queen's Quarterly

International Trade Relations and Reciprocity between Canada and the United States. By William R. Riddell.

Protestants' Education in Quebec. By J. C. Sutherland.

Culture and Specialization. By W. L. Goodwin.

The Status of Women in New England and New France. By James Douglas.

The Canadian Militia. By A. B. Cunningham.

The German Elections. By E. W. Patchett.

Current Literature

The Presidential Campaign and the Preferential Primary. Vast Sums Expended in the Taft-Roosevelt Fight.

President's Letter about Canada as an Adjunct: British Fury and Canadian Horror.

The Great Demonstration for Woman Suffrage in New York. Are Women Capable? Growth of the Agitation Favoring Votes for Women.

Living on Less than a Thousand a Year.

A World's Department of Agriculture.

Peary on the Result of Polar Conquest.

The Four Great Problems of Eugenics.

Skirts and the Feminine Limb.

The Unsinkable Ship.

What the Men and Religion Forward
Movement Actually Accomplished.

Is Woman Making a Man of Herself?
How America Views Syndicalism.

America's Reception of the World's
Supreme Woman-Hater (with caricature
of the late August Strindberg).

A Prayer to the Spirit of Humor

DELIVER us from those Terrible
Crimes—Old Jokes, Puns, Perver-
sions of Speech, and Mere Foolishness.

Vouchsafe that we may not fall into
the Labored, Hard-As-Nails, Dry-As-
Dust forms. That we may give no
Imitations. That we may bear in mind
that Humor poises above three Dark
Morasses: Cruelty, Bad Taste, and Sil-
liness. Falling into any of these, Humor
becomes a Vice.

That we may Studiously avoid making
fun of a Nation, a Cause, or an Individual

that is weak. That we may not Laugh
at Cripples.

That we may never forget our Cli-
maxes.

That we may maintain a Playful
Spirit, and a Sense of Beauty and Senti-
ment, which will prevent us from becom-
ing Dull.

That we may not be Pedantic, Arbi-
trary, or Self-conscious.

That we may bear in mind that if
there could be one condition worse than
a World of Eternal Tears, it would be a
World of Everlasting Smiles.

Grant us, therefore, some Sane and
Lucid Intervals.

Keep us from that Literary Cowardice
that is sometimes Spoken of as Whole-
some Simplicity.

From Cheap Slang,
From Bad Lines,
From Commonplace Themes,
From Parodies on Omar,
Deliver Us!

—KATE MASTERSON in *Lippincott's*.

Canada Importing Farm Products

SERIOUS discussion is heard in the
West regarding the problem of
wheat growing at the expense of mixed
farming. Canadians are well acquaint-
ed with the sound views of Sir William
Whyte on this matter. Mr. C. W. Row-
ley, manager of the Canadian Bank of
Commerce at Winnipeg, who is a Can-
adian of the best type, holds similar
opinions.

“The Western people are mining
wheat with traction engines,” he said in
an interview. “This agricultural coun-
try, rich in natural resources and possi-
bilities, is exporting chiefly wheat and
cattle, the latter declining in volume.
We are importing eggs, milk, cream,
butter, potatoes, and a score of the

necessaries of life which all can and
should be grown at home.”

There is evidence of this condition
everywhere. The cult of mixed farm-
ing will help to solve one of the prob-
lems of Western Canada. High prices
are received for garden truck, which can
be grown in Canada just as well as
abroad, and can be sold practically on
the spot. The markets are at the edge
of where the market garden should be.

Writing

**TAUGHT
BY MAIL**

Our new and
improved course
which will qualify
you to write a good hand is now ready. Let us
send you full particulars. Address E. Warner,
Instructor, C.B. College, 395 Yonge St., Toronto.

Along the Trail

Agnes Deans Cameron

BY the death of Miss Agnes Deans Cameron, the well-known writer and lecturer, which occurred at Victoria, May 13, at the age of 49, British Columbia loses one of its most energetic publicists.

Agnes Deans Cameron, who was a native of Victoria, belonged to the newer sisterhood of virile Canadian women writers, of whom Agnes Laut is another distinguished member. Miss Cameron was in every sense a product of the West and a true apostle of the newer Canada. For eighteen years she taught in the schools of Victoria. This experience brought her into collision with higher authority in the persons of the august School Board of the city. Coming to a deadlock with them over a matter of "discipline" in 1906, she was dismissed for "insubordination," and her certificate suspended for three years. The discharged pedagogue sought the suffrage of the people and was immediately returned by popular election to a place on the board that had dismissed her.

Miss Cameron later undertook the work of explorer, writer and lecturer, by which she will be chiefly remembered. In 1908 she set out with Miss Jennie Brown, on a journey which, it is believed, had not previously been undertaken by a Canadian woman. This was a 10,000 mile expedition from Chicago to the Arctic Ocean by way of the Mackenzie River, and was undertaken to secure data for a series of magazine articles and for a course of lectures on unknown Canada. Much of the material gathered found a place in Miss Cameron's book, "The New North." On this journey Miss Cameron spent nearly six months in the society

of the Crees, Chippeweyans and other dusky aborigines of the north. A year later another book, "The Outer Trail,"



THE LATE AGNES DEANS CAMERON

narrated further experiences in the far Northwest.

Miss Cameron spent two years in Great Britain sounding the praises of Canada.

Growth in Immigration

THE total immigration to Canada during the fiscal year ended March 31, 1912, was 354,237, as compared with 311,084 in the previous year, an increase of fourteen per cent. Of the total arrivals during the year 215,138 were at ocean ports, as compared with 183,817 in the previous year. There was an increase in the number of arrivals from the United States from 121,451 for the fiscal year 1910-1911 to 133,710 in the

fiscal year 1911-12. Of the total immigration, 211,266 were adult males, 82,922 adult females and 60,049 were children. The increase being 26,068, 11,834, and 5,201, respectively.

The statistics of the Dominion Immigration Department at Halifax for the season closed at the end of April, show that the number of new-comers landing at Halifax was 63,086.

Of these, 44,169 arrived within the past six months.

This immigration at Halifax was five thousand greater than the year before.

The Halifax agent of the Department says that three-fourths of the immigrants were from the British Islands and the next largest number from Holland.

The influx by months during the past half-year was: November, 1,629; December, 3,374; January, 2,491; February, 3,495; March, 14,813; April, 21,357.

A National Loss

THE death of Hon. Mr. Judson P. Mabee, Chairman of Board of Railway Commissioners for Canada, which occurred at Toronto, May 6, was



JUDGE MABEE

nothing less than a national loss to Canada. The position he filled was of national importance, and he filled it in every sense of the word.

Of all the bodies to which power has been delegated by the Dominion Parliament, the most important and powerful is the Railway Commission. It is doubtful if any other court in the Empire possesses equal powers.

Judge Mabee transformed the Railway Commission from a follower of precedent into a servant of justice.

In his death Canada lost a great public servant. His shoes will not be easy to fill.



Alberta Bye-elections

RETURNS in the five bye-elections held in Alberta, May 27, resulted in a clean sweep for the Sifton Administration.

The results were as follows:

Edmonton—Hon. C. W. Cross, majority 886.

Sturgeon—Hon. J. R. Boyle, majority 550 so far as heard from.

Sedgewick—Hon. Charles Stewart, majority so far over 1,000.

Cardston—Martin Woolf, majority 112, with twelve polls to hear from.

Claresholm—Hon. Malcolm McKenzie, majority 20, with one poll to hear from.



Royal Society Election

WITH the election of officers and the adoption of a revised constitution the annual meeting of the Royal Society of Canada, which was held at Ottawa May 13 to 16, elected the following new officers:

President, Dr. W. D. Lesueur, Ottawa; Vice-President, Dr. Fred. Adams, Montreal; Honorary Secretary, Duncan C. Scott, Ottawa; Honorary Treasurer, Lawrence M. Lambe.

The society will meet in Ottawa again next year.

Events of the Month

May 2.—

THE TITANIC ENQUIRY, presided over by Lord Mersey, opened in London, Eng.

MR. HOUGHTON LENNOX, K.C., was sworn in by Sir John Alexander Boyd as a judge of the Supreme Court and a Justice of the High Court of Justice for Ontario.

May 3.—

NOVA SCOTIA LEGISLATURE prorogued after a session of ten weeks, one of the longest on record.

May 4.—

GREAT LAKES SERVICE of the C.P.R. inaugurated at Port McNicoll. Also, inauguration of the new route from Port McNicoll, which will cut off 120 miles of rail haul between the lakes and ocean navigation at Montreal. (See "Transportation" section).

May 6.—

DEATH OF JUDGE MABEE, Chairman of the Railway Commission, at Toronto, following an operation for appendicitis.

May 8.—

THE SUPREME COURT decided to postpone the hearing of the marriage law reference on a question of jurisdiction raised by Quebec. It was stated that the companies case, now before the Privy Council, contains the same principles and the idea is to wait until it has been decided.

A JUDGMENT in the Supreme Court finds the Lord's Day act in Quebec ineffective in the matter of closing moving-picture shows on Sunday.

MR. F. W. THOMPSON, of Montreal, managing director of the Ogilvie Mill-

ing Company, died suddenly in England.

PREMIER MCBRIDE, of British Columbia, stated in a speech at London, England, that Premier Borden will shortly propose a strong policy for an efficient Canadian navy.

MANITOBA ELEVATOR COMMISSION announced through Chairman D. W. McCuaig that the business of the Commission will be closed up at the end of the present crop year, Aug. 31. Reason: The Commission's elevators have not received sufficient support. The system comprises 152 elevators; capacity 4,300,000 bushels. They will either be rented or sold.

NOMINATION of candidates for the Provincial elections in Quebec shows a contest in every seat.

A MILLION BUSHEL ELEVATOR announced to be built by the Quebec Harbor Commissioners.

NEW C.N.R. LINE to Hudson Bay started construction at Prince Albert, Sask.

May 13.—

A COLD WAVE struck Western Ontario; ground covered with snow at London, Chatham, Durham and other places.

May 14.—

PREMIER BORDEN, accompanied by Mrs. Borden, Hon. J. D. Reid, Minister of Customs, and Mrs. Reid, paid his first visit to Toronto as Prime Minister of Canada.

May 15.—

QUEBEC PROVINCIAL ELECTIONS resulted in the Liberals, under the leadership of Sir Lomer Gouin, being returned by an increased majority.

May 16.—

THE DUKE AND DUCHESS of Connaught and Princess Patricia arrived in Toronto for a ten days' visit.

THE RAILWAY COMMISSION ordered the restoration of the press service in the Maritime Provinces, but refused the order requiring the G.N.W. and Western Union to give special rates for press messages similar to those of the C.P.R.

THE MADE-IN-CANADA train began its tour at Montreal.

TORONTO AD CLUB sent sixty delegates to the Ad Club Convention at Dallas, Texas.

May 18.—

ONTARIO JOCKEY CLUB's spring meet opened at the Woodbine in fine weather, with the Duke of Connaught and party in attendance. Over 15,000 spectators present. The King's Plate was won by Heresy, of the Dymont Stable; C. A. Crew's Amberite second; Jos. E. Seagram's Rustling third.

May 20.—

CANADIAN ASSOCIATION for the Prevention of Tuberculosis opened its twelfth annual meeting at Toronto.

May 21.—

ONTARIO MEDICAL ASSOCIATION opened its thirty-second annual meeting at Toronto.

MR. G. LEMIEUX (LIBERAL) was elected to the Quebec Legislature by acclamation in Gaspé, Mr. D. Dugay, the Conservative candidate, retiring. Sir Lomer Gouin's majority is now 46.

May 27.—

ALBERTA BYE-ELECTIONS resulted in a clean sweep for the Sifton Administration.

May 29.—

SIR WILFRID LAURIER BANQUETED by the Montreal Reform Club and made a stirring speech, in which he declared the Liberal party will press the fight. Among the guests were Sir Lomer Gouin, Premier of Quebec; Hon. G. H. Murray, Premier of Nova Scotia; Hon. Walter Scott, Premier of Saskatchewan; and Mr. N. W. Rowell, Leader of the Ontario Opposition.

THE DUKE AND DUCHESS of Connaught arrived in London, Ont., and were given a great reception.

UNITED STATES SENATE passed an amendment to the steel bill, proposing to abolish the Reciprocity Act.

HAMILTON METHODIST CONFERENCE, meeting at Woodstock, and the Western Association of Baptist Churches, both endorsed Mr. Rowell's "banish the bar" policy.

May 31.—

HON. GEO. E. FOSTER left Canada for London, Eng., to attend the Imperial Trade Conference.

Short Hand

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Ten Minutes Interval

The Woman and the Trousers

(A Fable.)

ONCE upon a time there was a young married man who had some slight bickering with the woman of his choice. These having occurred with great frequency, he went to his father, who was older and much more married.

"Father," he said, "is it not meet that I should be the ringmaster in my own wickiup? Or must I kowtow to the old lady?"

Whereat the old man smiled wisely and said:

"My son, yonder are a hundred chickens and here a fine team of horses. Do you place the feathered tribe on this wagon, hitch up the team and start out. Wherever you find a man and his wife living together, make diligent investigation to find out who the commanding officer is, and where it is the woman give her a chicken. If you find a man running a house give him one of the horses."

So the young man loaded up the fowls and started out upon his pilgrimage of self-education; and when he had but seven chickens left, he approached a habitation with his forlorn inquiry, to which the man replied:

"I'm the ace-high cockalorum of this outfit."

And the wife without fear or favor corroborated the statement. Then the young man said:

"Take your choice of the horses. Either one you fancy is yours."

And after the man had walked around the team several times and looked in their mouths, he said:

"Well, I'll take the bay."

Now the wife didn't like bay horses, and she called John aside, and after whispering in his ear she allowed him to return.

"I guess I'll take the black horse," he said.

"Not a bit of it," said the pilgrim; "you'll take a chicken."

A Model, All Right

MR. JONES came home at an unseemly hour the other night, and was surprised to see Mrs. Jones sitting up for him below stairs with no other light than that of the gas lamp, which faced the door, to keep her company. "M-M-Marie," he said, huskily, "y-you shouldn't sit up s' late when I'm out on business." As Mrs. Jones did not answer him, he continued, in an alarmed voice: "Shorry, m'dear, but it's last time—tell you I'm sorry—won't shpeak to me?" At this moment Mrs. Jones called from above stairs: "Mr. Jones, to whom are you talking at this hour of the night?"

"Thash what I'd like to know m-m-myself," stammered Jones.

Mrs. Jones hastened downstairs, lamp in hand. When she saw the situation she laughed, in spite of being very angry. "It's the model," she said. "The model I bought to-day to fit my dresses on!"

"Yes, thash so," said Jones, tipsily. "Model woman—didn't talk back. Make some fellow good wife."

Saskatchewan Note

Out in Saskatchewan a village council is becomingly modest, and we are told that when a tax on dogs was imposed they made the ordinance read, "Tax on each dog—male, one dollar; vice versa, three dollars."

Some men are men, others are only coat and trousers filled up.

Put It in Writing

"THERE was never but one guest at this here hotel that stung me while I was on the job," the landlord confided. "Several have beat us, but not while I was awake. But this here feller certainly got one on me. Say, he's livin' here yet, an' he ain't never paid me a cent. Why don't I collect his bill? How can I? Wait till I tell you.

"He'd been stoppin' here for near two months when I approached him on the subject of gettin' something on account. He was cheerful. I was polite. Finally I got mad and put it up to him straight.

"'Young man,' says I, 'you can't leave this hotel till you pay your bill.'

"'Will you put that in writin'?' says he. And before I knowed what I was doin' I done it!"—*Cleveland Plain Dealer*.

The Sky and the Liver

Dinkelspiel writes us as follows: "If ve all receifed vot ve dink ve deserf dare would be nudding left for der udder fellow.—It ain't poetical, but it is der bitter truth, dot der blueness of der sky depends on der vellness of der liver.—Politeness always pays vun hunnert per cent.—A suspicious man vas always a suspicious character.—Der owl is suppositioned to be a vise bird because it hesitates to speak."

They Know

"What's the trouble in Plunkville?"

"We've tried a Mayor and we've tried a commission."

"Well?"

"Now we're thinking of offering the management of our city to some good magazine."

Wife (anxiously).—Do you think you can do anything for him?

Doctor (absentmindedly).—You sent for me just in time—if you had waited an hour longer, he would have been well.

Who It Was

A friend of ours has in his employ a faithful but rather stupid Scandinavian maid. The other day (as he tells it), she responded to the telephone.

"Who is there?" came over the wire.

"It is me," replied Hedvig.

"Who's me?"

"Me iss me."

"But for heaven's sake, whom do you mean by me?"

"How do I know yet? I ain't never saw you. Don't get funny wid a perfectly goot girl."

"My dear person, I'm not trying to be funny. Who is talking?"

"Seems to me you is talking, and you won't giff nobody no chance to quit on you. I ain't sait a vort an' I ain't goin' ta say a vort. I'm hired in dis har house to be a girl unt nod to be a riddle answerer. De next time you say who iss talking de answer will be nobody, because I won't be here!"

This friend of ours has raised the girl's wages, and the girl don't know why. But he does.

Just Dissolved

"So you broke your engagement with Miss Spensive?"

"No, I didn't break it."

"Oh, she broke it?"

"No, she didn't break it."

"But it is broken?"

"Yes, she told me what her clothing cost and I told her what my income was; then our engagement sagged in the middle and gently dissolved."

A Solitude

Here is an extract from a prospectus in Switzerland:

"Veissbach is the favorite place of resort for those who are fond of solitude. Persons in search of it are, in fact, constantly flocking here from the four quarters of the globe."

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

==== (Alphabetically Arranged) =====

C The progress made during the past month by the live centres of the Dominion, as shown by the following reports, is really surprising. It is backed up, however, by the building, banking and trade returns, which will be found in the magazine section of BUSY MAN. The only thing there seems to be a shortage of at the present time is labor, the cry for which goes out from all points of the compass. If the record made by the first five months of the year is maintained, 1912 will be Canada's greatest year.

Berlin, Ont.

The new City Council started business for 1912 with about \$10,000 in the treasury, \$9,000 of which will be applied toward keeping down the tax rate for this year. \$7,100 will be paid by the Light Commission out of the profits of the light and power plant for 1911 to the town treasury. This is equivalent to one mill of assessment.

Berlin is in the heart of the western peninsula of Ontario, on the Grand Trunk Railway. Also C.P.R. connections by electric street railway, six miles of which are within the corporation limits, and electric railway to Galt, Hespeler, Preston, Brantford, Hamilton, etc. There are five public and one separate schools, collegiate institute, colleges and business colleges; town hall, Carnegie library, county buildings, theatre and three amusement halls; Bell phones, G.N.W. and C.P.R. telegraph, Canadian and Dominion express.

During 1911 the Berlin & Waterloo Street Railway carried 794,814 passengers, an increase of \$7,122 over the previous year.

At a recent Board of Trade meeting, Mr. S. Nordheimer, of Toronto, President of the Foster, Armstrong Piano Company, which has a branch factory in Berlin, stated that

the company would erect a new piano factory 60 by 200 feet, three stories high, providing the town would make a loan of \$15,000 with interest, repayable in ten years. He also agreed to employ seventy hands, instead of forty, as at present. The proposition is looked upon as a good one, and will be submitted to the ratepayers.

The Finance Committee of the Town Council will arrange that the Council contribute \$1,000 towards the civic celebration to be held during the week of July 15. An invitation has been sent to the Duke of Connaught to attend, and the committee is awaiting his reply before the date of the demonstration is finally fixed.

W. H. Schmalz is Mayor; E. Huber, Treasurer; A. H. Millar, City Clerk; Hubert Johnston, City Engineer; J. A. Scellen, President of the Board of Trade; W. M. Lochead, Secretary; Chas. Niehans, Postmaster.

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BERLIN

ONTARIO

Brandon, Man.

The new Prince Edward hotel, erected by the C.N.R. at Brandon, will be opened for business on Saturday, June 1. On the evening previous a house-warming in the nature of a charity ball will be given by the ladies of that city. For the occasion of the ball the C.N.R. will throw the hotel open, and provide the attendants. The proceeds from the ball will be devoted to charity, probably the Brandon hospital. A committee of Brandon ladies has the matter in charge, the personnel being: Mrs. J. W. Fleming, Mrs. Christie, Mrs. Matheson, Mrs. Millidge and others.

When the hotel opens for public business on June 1 it will be under the managership of J. E. Hutchinson, a former Winnipegger, and well known to the travelling public in Western Canada. Mr. Hutchinson was at one time manager of the Royal Alexandra, Winnipeg, and also of the Empress hotel at Victoria, B.C.

The Evans Coleman Co. report they have sold within three days 142 lots in parcels, besides two large houses. This firm is moving into larger and more commodious offices upon Rosser Avenue.

The building of many houses is in full swing, which has caused a dearth of carpenters. One firm alone is asking for seven men. The Bespoke Clothing Trade are also complaining of the scarcity of hands.

A branch of the Million-for-Manitoba League was successfully launched here recently. The Hon. G. R. Coldwell, Minister of Education for Manitoba, presided and gave an outline of the work and objects of the League, which was to increase the population of Manitoba to One Million souls and fill up the smaller cities with families, trades and manufacturers. The representative of Parliament for Brandon, J. A. M. Aikens, Esq., also made a brilliant and entertaining speech, after which a committee was formed to raise a membership of 900. The campaign was started upon the spot. Eighty-one members were enrolled, since which two hundred and sixty-nine have been obtained.

The new Dominion Budget showed a total of \$22,927,200 in aid of transportation. Particular interest is found by Brandon in the announcement that the Grand Trunk Pacific

branch from Harte to Brandon, a distance of 15 miles, has been provided for; also that a subsidy had been granted to the Manitoba and North-Western Railway Co. for a branch from Hamiota to Birtle, a distance of 30 miles. A further grant of \$20,000 was made to the Grand Trunk Pacific for a bridge over the Assiniboine at Brandon, to allow their branch to reach this city.

Great excitement was caused in the city when it became known that gas had been struck within a few miles. During operations for well-digging, natural gas was noticed, and after further tests a light was applied, and the flow burned steady for over forty-eight hours. This vein was tapped at thirty-two feet below the surface. Further tests will be made, and, if successful, it will be the means of revolutionizing the industrial importance of Brandon.

Business has been very brisk in the auto trade. One firm alone reports the sale of two cars, including two delivery cars, four Reos and two Hudsons. Another firm reports the sale of fourteen cars. Business is also brisk in other departments of trade, all tradesmen reporting increased turnovers. The city as a whole is looking forward to this being one of the busiest years that has been known in Brandon.

A special session of the City Council was held, by which five by-laws were sanctioned to raise funds, \$172,000, for waterworks and other improvements.

Female help is extremely difficult to obtain at the present time. There are advertisements appearing daily for over 25 servants at wages varying from \$15 to \$25 per month, with board and lodging. As one gentleman remarked, "The person that can get these positions filled would be worthy of being knighted."

There is also a dearth of stenographers and typists, mattress makers, tent and awning makers, dressmakers, etc., and all at good salaries.

The Fire Department of the City Council, always on the alert to have the most efficient apparatus for the safety of the city, have agreed to purchase a new motor, combination chemical and hose wagon from Messrs. W. E. Seagram & Co., of Walkerville, Ont., at a cost of \$7,580.

Brandon—Continued

Mr. English, of Kenton, who recently sold his section of land for \$30,000, has purchased a large residence on Princess Avenue and 14th St.

The population is 15,965; assessment, \$11,801,232; tax rate, 21 mills.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c. per M watts. Water is supplied by Assiniboine River. Good sewerage system.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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AWAY FROM THE MADDENING CROWD

I thank heaven, every summer's day of my life, that my lot was humbly cast within the hearing of romping brooks, and beneath the shadow of oaks. And from all the tramp and bustle of the world, into which fortune has led me in these latter years of my life, I delight to steal away for days and for weeks together, and bathe my spirit in the freedom of the old woods, and to grow young again, lying upon the brook side and counting the white clouds that sail along the sky, softly and tranquilly, even as holy memories go stealing over the vault of life. I like to steep my soul in a sea of quiet, with nothing floating past me, as I lie moored to my thought, but the perfume of flowers, and soaring birds, and shadows of clouds.

Two days ago I was sweltering in the heat of the city, jostled by the thousand eager workers, and panting under the shadow of the walls. But I have stolen away, and for two hours of healthful regrowth into the darkling past, I have seen this blessed summer's morning lying upon the grassy bank of a stream that babbled me to sleep in boyhood. Dear, old stream, unchanging, unfaltering—never growing old—smiling in your silver rustle, and calming yourself in the broad, placid pools—I love you, as I love a friend!
—Donald G. Mitchell.

Brantford, Ont.

The City of Brantford has a strong and well-organized Board of Trade, and has appointed Mr. Jno. S. Dowling as Industrial Commissioner, for the purpose of assisting and encouraging industrial developments. There are already more than 60 factories established, and the number of hands employed exceeds 6,000, with an annual payroll of \$2,500,000. There are numerous factory sites available for manufacturing purposes, either on or off the railways, as required. Brantford is unequalled in shipping facilities, and besides being a great manufacturing centre is a very pleasant place to live in. Power and fuel are cheap, natural gas is used throughout the city, and Niagara electric power is delivered in unlimited quantities.

Brantford has recently paved its streets to a very large extent. Also putting in sewers. Two more companies have recently located here, viz., Brandon Shoe Co. (capital \$40,000) and Crown Electrical Mfg. Co. (\$100,000).

Population, 25,000. Tax rate, 22½ mills.

There are openings for almost every kind of manufacturing plant, and the city offers very liberal inducements. By writing the Secretary of the Board of Trade, Mr. Jno. S. Dowling, full particulars may be obtained. Metal workers of various kinds are in demand.

Electric power is supplied by Dominion Power & Iron Co. at \$18 to \$22. Gas is supplied by a private company at 40c. for light and 35c. for power.

There are 10 miles of street railway, 7 miles paved streets and concrete sidewalks. Grand opera, Wycliffe Armoury, six public schools, one collegiate, business college, city hall, post office, six up-to-date hotels, C.P.R. and G.N.W. telegraph, Bell, local and rural phones.

Market days are Tuesday, Thursday and Saturday.

The following are some of the factories now enjoying prosperity in Brantford: Adams Wagon Co., Limited, vehicles; Allen's Brick Yard, bricks; American Radiator Co., radiators; Barber & Ellis Co., Limited, stationery; Bixel Brewing & Malting Co., Ltd., brewers; Brant Milling Co., The, flour; Brantford Box Co., The, paper boxes; Brantford Brick Co.,

Ltd., bricks; Brantford Emery Wheel Co., emery wheels; Brantford Carriage Co., Ltd., carriages; Brantford Coffee and Spice Co., spices; Brantford Cordage Co., Ltd., binder twine; Brantford Brewing Co., Ltd., brewers; Brantford Roofing Co., Ltd., roofing; Brantford Screw Co., Ltd., screws, etc.; Brantford Steel Range Co.; Brantford Starch Co., Ltd., starch; William Buck Stove Co., Ltd., stoves; Burke Mineral Water Co., mineral waters; Canada Glue Co., Ltd., glue; Cockshutt Plow Co., Ltd., plows; T. J. Fair & Co., cigars; Farmers' Binder Twine Co., Ltd., binder twine.

The following are the banks with their managers: Bank of Nova Scotia, F. J. Mabon; Imperial, H. T. Watt; Bank of Hamilton (2), B. Forsayeth and G. S. Smyth; British North America, G. D. Watt; Bank of Toronto, A. S. Towers; Standard (2), W. C. Boddy; Montreal, A. Montizambert; Commerce, H. W. Fitton.

The fire equipment is complete, having two stations in charge of Fire Chief D. J. Lewis; Chief of Police, Chas. Sleinin.

City Officers are: Geo. S. Matthews, Pres. Board of Trade; Jno. S. Dowling, Secretary and Industrial Commissioner; R. A. Rastell, Mayor; H. F. Leonard, City Clerk; A. K. Bunnell, City Treasurer; T. Harry Jones, City Engineer; W. G. Raymond, Postmaster.

If you are an employee, trust your employer; if you are an employer, trust your men.

Gloom restricts the view; worry and anger dull the vision, while cheerfulness expends the forces of life, and love gives glimpses of heaven!—John H. Griffes.

Banish the future; live only for the hour and its allotted work. Think not of the amount to be accomplished, the difficulties to be overcome, but set earnestly at the little task at your elbow, letting that be sufficient for the day; for surely our plain duty is "not to see what lies dimly at a distance, but to do what lies clearly at hand."—Osler.

Bredenbury, Sask.

Bredenbury is making great preparations for the coming season, and it is expected that railway activities, as well as the influx of new settlers, will make real estate movements active. As the centre of a rich farming district, Bredenbury is already an established success. The district, within a radius of 15 or 20 miles, is well settled, and this town is the natural market for several thousands of well-to-do farmers.

Land values in Bredenbury are rapidly rising. Improved farms may be purchased from \$15 to \$30 per acre. Prairie lands are selling at from \$10 to \$20 per acre.

The waterworks system, costing \$30,000, is now in operation.

In 1911 the grain shipped from here totalled 500,000 bushels.

There are many opportunities here for merchants and business men. The Secretary of the Board of Trade will supply particulars.



Broadview, Sask.

This is an ideal country for horse breeding, grain growing, or the general agriculturist. The Government Remount Station is here where choice horses are bred.

Broadview is a divisional point on the main line C.P.R., 266 miles west of Winnipeg. Handled last season through its three elevators (capacity 90,000 bushels) 173,000 bushels of grain, and the stock yards shipped 300 cattle and 350 horses. There are seven miles of track in the C.P.R. yards here. The C.P.R. monthly payroll exceeds \$10,000.

The Imperial Bank, under the management of R. S. Wilkinson, attends to the no small money transactions of this busy town.

The population is 1,000. Assessment, \$453,424; tax rate, 17 mills. A. L. Brown is Mayor; A. Sinclair, Treasurer and Clerk; R. G. Wilkinson, President Board of Trade; H. W. Macdonald, Secretary; A. L. Brown, Postmaster. There are schools, churches, hotels, fire equipment, C.P.R. pipe line, hydrants; Government phones, local, rural and long distance; C.P.R. telegraph, Dominion express.

Burnaby, B.C.

The municipality of Burnaby joins Vancouver on the east and extends from Burrard Inlet to the North Arm of the Fraser. Its area is 38 square miles, population 8,000, and assessment for 1910, \$18,500,000. The tax rate is 10 mills on the dollar on improved property and 18 mills on wild land. It was the first community on the coast to adopt single tax, to the extent of exempting all buildings and other real estate improvements from taxation. This it has done ever since its incorporation seventeen years ago.

The municipality is now expending \$500,000 on roads, \$350,000 on waterworks, and \$86,000 on school sites and buildings. On June 30 last there were 103 miles of roads and 38 miles of sidewalks.

Burnaby has two and three-quarter miles waterfront on the North Arm of the Fraser, which is being deepened to accommodate deep-sea shipping. There are fourteen miles of electric railway within its boundaries, The C.P.R. and G.N.R. lines cross it. Telephone and electric light and power services are available in every part of it.

The soil of Burnaby is very rich, like that of most of the Fraser Valley, and capable of producing a great variety of crops, including many varieties of small fruits.



Imagination rules the world.—Napoleon.



Man has not yet reached his best. He never will reach his best until he walks the upward way side by side with woman. Plato was right in his fancy that man and woman are merely halves of humanity, each requiring the qualities of the other in order to attain the highest character.

Shakespeare understood it when he made his noblest women strong as men, and his best men tender as women. The hands and breasts that nursed all men to life are scorned as the forgetful brute proclaims his superior strength and plumes himself that he can subjugate the one who made him what he is.—Eugene V. Debs.

Calgary, Alta.

Five hundred tons of machinery, to be placed early in July for the Tregillus Clay Products Company, is on order. This company, with half a million of local capital, will be the pioneer large organization to develop the valuable deposits of clay and shales found near Calgary. Mr. Tregillus, the president, is also president of the United Farmers of Alberta. Two other companies are looking for similar locations.

The city holds in abeyance the proposal to buy coal mines and operate them as public utilities. With the introduction of natural gas in such quantities so near at hand, this is admittedly the wise course. On the purchase of coal from Wyoming last fall, when the city was threatened with a famine because of the strike, the corporation stands to lose money. The soft coal unsold has deteriorated greatly.

Contracts have been awarded for the Pioneer Tractor Company's buildings to be ready in October. This is the first of the big farm engine manufacturing firms to invade Western Canada.

No other general topic is more absorbing at times than the effect of the Panama Canal on Calgary. To look at the map it is evident some change will occur. Miss Agnes Laut, the noted Canadian writer, who has been working on the Canal—reporter's office only—and has written so comprehensively about it, says that it will do for Calgary what the Mississippi has done for St. Louis. This latter city is now reaching towards the million mark of population. Even the manufacturers of the east and south are spying out the land that they may avail themselves of the opportunities. Those already on the ground are trying to arrive at the right perspective. Everyone acknowledges that it means much for the West.

Fifty millions of dollars is the amount fixed as being expended in and in close proximity to Calgary this year, on building and construction work.

Calgary's assessment on buildings this year is only 25 per cent. of the value. Last year it was 50 per cent. The city council is obliged to reduce at least 10 per cent. per annum until the whole is wiped out and the assessment is made on land values only. These latter are

fixed as near as may be by the actual market value. Mercantile stocks are assessed at two-thirds of the cost of the average stock carried.

Ratepayers authorized the issuing of bonds for \$483,000 this month. Park improvements will take \$95,000 of this, the street railway sub-base \$88,000 and extension of surface drainage \$300,000. Later on the school trustees will ask for \$975,000 to build more schools. The increase in scholars attending school is 34 per cent.; street railway earnings 69%, and customs receipts 45%.

The city post offices now handle 72,000 letters per day as against 32,000 a year ago.

Bank clearings for the first four months of 1912 were \$76,768,361 and for the same term in 1911 \$55,371,155.

Building permits first four months 1911, \$2,769,216; for 1912, \$4,216,868.

Weather conditions continue cool, but good for the growing crop and general spring work.

A committee of the Industrial and Development Bureau has under consideration the establishment of a Hall of Industry, wherein will be permanently displayed all the natural and manufactured products of Central and Southern Alberta. The same Bureau—which, by the way, is the outcome of the \$100,000 private fund raised by citizens for making known the advantages of the city—will also institute a "Calgary" day in May. Of the 55,000 or more child and adult population, all are expected that day to join in writing to friends or relatives elsewhere, setting forth the opportunities to be realized by living in this city. Suitable literature is being supplied by the Bureau.

The population is now conservatively estimated at 55,000. Assessment, \$53,747,600. Tax rate, 14½ mills.

There is plenty of employment for skilled workmen, particularly in building lines. The city offers very attractive inducements such as: Exemption from taxation until 1918 (where at least 25 men are employed), power, light and water, and industrial site at cost. To ascertain the numerous advantages in locating here write the Industrial Commissioner.

The city is served by C.P.R. telegraph and Alberta Government telephones.

Calgary has a most efficient and up-to-date fire equipment. Fire Chief is Mr. Smart, and Chief of Police, Mr. Cuddy.

Calgary—Continued

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compelin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The enormous strides in the building activity of the city is shown by the subjoined statistics of building permits:

Full year, 1909.....	\$ 2,420,450
Full year, 1910.....	5,589,594
1st 10 months, 1911.....	11,664,138
February, 1912.....	939,924

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

BUILDING SITES

for sale in the heart of the industrial
district of

CALGARY

Suitable for warehouses and manufacturing plants. Undoubted bargains. Remember that Calgary keeps on growing. Prices from \$100 to \$200 per lot. Private funds loaned at 8 per cent.

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TORONTO**

Chilliwack, B.C.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The city council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.

**If
You Want Health
and Happiness**

as well as

MONEY

come to

CHILLIWACK

Interesting Literature supplied
free by Secretary Board
of Trade

CHILLIWACK, - B.C.

**If it's a Farm
If it's Fruit Land
If it's a Chicken Ranch**

CHILLIWACK

The Garden of British
Columbia

IS THE PLACE

Write for Our Map
and Prices

CHAS. HUTCHESON & CO.
CHILLIWACK, B.C.

Coquitlam, B.C.

Coquitlam is the site chosen by the Canadian Pacific Railway for a supplementary coast terminal. The first unit of the terminal will be completed this year, which will include twenty-five miles of tracks, engine houses, coal bunkers, oil tanks, water tanks, machine and tool houses, and all the necessities of such terminals.

The distance of Coquitlam from Vancouver is 17 miles, and the C.P.R. will double-track the main line from the capital to the yards at Coquitlam. At present five trains per day run in each direction. The company has promised four local trains a day in addition. The Western Canada Power Co. will build an electric suburban line to and through Coquitlam, B.C. Both the Western Power Co. and the British Columbia Electric Co. have power lines here. The former company's main line from Slave Lake to Vancouver crosses the townsite, and the latter company is now building large water power works on Coquitlam Lake. The same companies will supply electric light.

With convenient trackage, abundant car

supply, cheap power and deep water frontage, Coquitlam seems to be assured of every essential of economical manufacturing and distributing.

The C.P.R. expect to employ 5,000 men when the new works, car shops, etc., are completed, a number that with the necessary thousands of other workers, not to mention wives and families, should make a city of 25,000 to 30,000 people.

As Vancouver grows, so will Coquitlam grow. And Vancouver is growing at the rate of 25,000 people per year.

There are openings for all kinds of business. Stores are rented as soon as completed.

President of the Board of Trade is R. O. Galer; Secretary, O. Phillips; Reeve, J. Mars; Town Clerk and Treasurer, J. Smith, C.M.C.; Engineer, W. H. Kilmer; Postmaster, J. Roland; Chief of Police, J. R. Edwards.

Mankind is always a little bit shy of realizing its opportunities. The Golden Rule has not yet become universal practice.
—Smith.

All the eyes of BUSY MAN'S CANADA are turned on the CANADIAN PACIFIC RAILWAY'S NEW TERMINALS—A NEW BRITISH COLUMBIA SEAPORT.

THE BUSY MAN'S COQUITLAM

which has grown in four months from a possibility to a tremendous reality which has attracted more capitalists, manufacturers, merchants and artisans in a short space of time than any other town on the map.

Coquitlam is conceded by best informed Transportation men to be **THE PLACE** on the Pacific Coast for the economical handling of grain on its way to the Eastern markets via the Panama Canal.

And for that (and many other reasons which you may have for the asking) investors "cleaned up" all the property first offered them. The sale of the 2nd Division will open soon. If you are wise enough to get in on it, you will make some money.

ARTHUR W. HUMBER & CO.

Authorized Selling Agents

For the Coquitlam Terminal Company. The Originators and Sole Owners of the only Coquitlam Townsite on the map of Canada.

SOMERSET BLOCK

WINNIPEG, MAN.

This Coupon will bring you the Facts.
ARTHUR W. HUMBER & CO.
Somerse Block, Winnipeg, Can.
Send me literature all about
Coquitlam, B.C.
Name _____ Address _____
Write plainly.

Edmonton, Alta.

Municipal ownership of utilities is proving a success. The city hall announces a surplus of \$57,000, and the electric light department \$8,000. The telephones and street railway are also now showing good profit.

Five hundred and sixty thousand, eight hundred and fifty dollars' worth of building started in one week, is the story told in the office of the city building inspector.

A six-storey warehouse is to be erected by Revillon Bros. on Fourth street, reinforced concrete and steel construction, to cost a quarter of a million dollars. The building will be six storeys high, a distance of 79 feet from the grade. McRiarmind & Co., Limited, of Winnipeg, have the contract.

Building permits for this month will exceed the more than \$2,000,000 mark reached last month. April permits in Edmonton equalled Winnipeg, eclipsed Calgary and were surpassed by only two cities in Canada, Toronto and Montreal, and surpassed by those cities by but a few hundred thousands dollars. The expenditure of this money is not made by those who disbelieve in Alberta's railroad development.

The satisfactory nature of business conditions at Edmonton, and the phenomenal development that has taken place during the year is strikingly indicated by the accompanying figures:

	1910.	1911.	%
	\$	\$	Incr.
Customs returns.....	363,736	705,233	94
Building permits.....	2,161,356	3,672,260	70
Bank Clearings	71,633,115	121,438,392	69½
Post Office (stamps only)	83,411	114,565	37
Street Railway: Passengers carried.....	3,688,859	6,281,452	70
Revenue.....	157,511	261,713	66
Homestead entries.....	4,999	6,187	24

Edmonton is situated on three transcontinental railways, has 12 railroad outlets and 9 proposed outlets. American roads coming from south. Twenty-two daily passenger trains serving Edmonton.

There are over a hundred wholesale and commission houses in the city. Seventeen banks and three loan companies. Municipally owned industrial sites for lease with option of purchase.

Building growth: 1909, \$2,128,166; 1910, \$2,159,106; 1911, \$3,672,260.

The population of Edmonton is 24,882; Strathcona, 5,580.

Assessment: 1910, \$30,105,110; Strathcona, \$6,777,012; 1911, \$46,494,740; Strathcona, \$7,280,274.

Tax rate, 13.7 mills.

The banks and their managers are: Bank of Nova Scotia, B. W. McLeod; Molsons, G. W. Swaisland; Imperial, G. R. F. Kirkpatrick; Traders, H. C. Anderson; Royal, J. F. McMillan; British North America, A. K. Henderson; Bank D'Hochelaga, Alex. Lefort; Union, J. J. Anderson; Ottawa, A. H. Dickins; Dominion (2), E. C. Bowker; Northern Crown, H. H. Richards; Montreal, E. C. Pardee; Commerce, T. M. Turnbull; Merchants', (2), A. C. Fraser and G. B. Chadwick.

There are large public and separate schools, University of Alberta, Alberta college, Grand Trunk business college, six good hotels, C.P.R., C.N.R., G.T.P., and Government telegraph companies; municipal, local, long distance, rural, Government telephones are in operation.

The Mayor is Geo. S. Armstrong; Secretary-Treasurer, F. M. C. Crosskill; H. M. Martin is President of the Board of Trade; Secretary, F. T. Fisher; City Engineer, A. J. Latonnell; Postmaster, A. E. May.

The only man who never makes a mistake is the man who never does anything.

You never can tell just what is going to be the pivotal point of your fortune, so keep striving.

Giuseppe Mazzini said: "Preach virtue, sacrifice, and love; and be yourselves virtuous, loving, and ready for self-sacrifice. Speak your own thought boldly and bravely name your wants; but without anger and without threats."

EDMONTON

¶ We own a property adjoining the City limits on the two-mile circle from the Post Office. Also a property in the same vicinity on the three-mile circle.

¶ These properties will easily reach *three to five* times the present prices.

¶ We guarantee every lot we sell to be high, dry and level. If you find it different you can have your money back with interest.

¶ Our Edmonton Office has resold several lots already at an advance of from \$50 to \$100 a lot on a two months' holding, showing over 100 per cent. on the money invested.

¶ Half of the subdivision was sold through our *Edmonton Office* in about six weeks to Edmonton people. Several of them intend building *this summer*.

¶ We reserved some lots and are building on them *now*.

The Property Is Restricted
and will be a most desirable residential district

¶ Edmonton is destined to be one of the largest, if not *the* largest, city of the Canadian Prairie. You can't go wrong in buying close-in properties at first prices direct from the owners.

¶ Write to-day for information that may lead to a *very profitable investment*.

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Lincoln Park

Lincoln Park is the closest-in addition to what is going to be Alberta's most important Railway Centre,

ATHABASCA LANDING

You have heard of the fortunes many people have made through buying lots in a Western town when it was young. The same opportunity awaits you now.

Western Canada was never in better shape for real estate investment than she is to-day. You are assured of her progress and development. Rouse yourself and take advantage of a good thing when it is offered you.

The C.N.R. has just entered **Athabasca Landing**, which will shortly be the centre of **Five Railroads**, running direct from Edmonton, Prince Albert, North Battleford, and Saskatoon. Work is to commence at once on three railroads from **Athabasca Landing** to the Peace River Country and the North, with its unlimited natural resources, including Natural Gas.

If you have a few dollars to invest, look with wide-open eyes for a Western town having the natural resources and of which the railway companies are making a **Railroad Centre**.

That is the position of **Athabasca Landing**, which at the present rate of growth will become a city in a very short time.

A post card will bring you interesting printed matter and any particulars you desire.

Northwest Empire
Land Company, Ltd.

303-304 Stair Building

BAY STREET - TORONTO

Fort William, Ont.

The general increase in bank clearings, Customs House returns, post office stamp sales and building permits and all other statistics, by which a fair indication of the city's growth can be ascertained, denote a most healthy state of affairs in Fort William. The increases are shown in all statistics ranging from 20 to 200% over the figures of last year, which is an assured fact that the real growth of Fort William has just begun. The next few succeeding years will undoubtedly show a marvellous development of this city at the head of the Inland Lakes.

One of the further features that will enter into the development is the immediate development of the iron deposits that are known to exist in the vicinity and will eventually lead to a commerce and trade in the iron and steel industry at Fort William.

For some time past the City Council have been endeavoring to secure a site for a new market building. It is now ascertained that an option has been secured on the site of the old Arena Rink on North Archibald Street for the sum of \$20,000.00 and it will only be a short time before Fort William will have a new modern market under civic control.

Houses to rent here are very few. Messrs. Young and Lillie will build ten houses and other construction companies contemplate building largely in the immediate future.

In order to keep pace with the growing times in Fort William, the proprietors of the Avenue Hotel have been obliged to enlarge their premises. A new wing of forty rooms has now been added which will be of material advantage to the increased travelling public that is now coming to Fort William.

Since the opening of navigation, May 3, over sixteen million bushels of grain have been loaded and shipped by vessels from Fort William. The trade has been on an average of seven boats a day leaving this port carrying grain to the Eastern market.

It is estimated that no less than six new elevators will be built in Fort William during the present year by the Canadian Pacific Railway and private individuals. Work has already been started on the Muirhead Elevator at West Fort William: A. E. Fenton has already prepared plans for a large storage and shipping elevator. The contract has also been let for the new cleaning elevator of the C.P.R.

Fort William would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivalled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now 20,644; the assessment, \$25,088,743.50; tax rate is 26 mills. C.P.R., C.N.R. and G.T.P. telegraph, and municipal-owned telephone service are in operation and Bell connections.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Western Press Association meets here in July.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.



The world is blessed most by men who do the things, and not by those who merely talk about them.—James Oliver.



Men's minds are as variant as their faces. Where the motives of their actions are pure, the operation of the former is no more to be imputed to them as a crime, than the appearance of the latter. For both, being the work of Nature, are alike unavoidable.—George Washington.

W. A. MATHESON

Barrister, Solicitor, etc.

504 Victoria St. - Fort William 29

Gravelbourg, Sask.

Situated on the Wood Mountain River, Gravelbourg is located in the centre of a large fertile valley, some 24 miles wide and 60 miles long. The town is 72 miles south-west of Moose Jaw, and 72 miles south-east of Swift Current. Both the C.P.R. and the C.N.R. are running lines through this valley, and both will have stations at Gravelbourg.

Experts declare that the fertility of the district is unequalled in any part of Saskatchewan. Crops run as high as 50 bushels of wheat to the acre, 125 bushels of oats, and as much as 24 bushels of flax to the acre. There is actually, according to the threshers' report, over a million and a quarter of bushels of grain in the granaries of the district. The soil is quite heavy, there is a good thickness of black loam, with five or six feet of clay subsoil.

The town has a church with a resident clergyman; also a physician, a druggist, four general stores, two butcher shops, a bake shop, two blacksmith shops, a barber shop, and pool room. There are several large implement warehouses and two loan and insurance offices. The Union Bank of Canada has a branch here. The Dominion Government has a large immigration hall, useful to the settlers who wish to go still further south. The Government has also a telegraph office, and a sub-agency of the Dominion Lands. The Department of the Mounted Police has also a detachment here. Several schools have been opened in the district, and services of different denominations held. There is a very good attendance at these schools.

A telegraph line has been built to connect this important point with the city of Moose Jaw, and the Government has established here a sub-agency for Dominion lands, to attend to the enormous influx of settlers attracted by the beauty of the country.

The natural importance of the district induced the C.N.R. to make Gravelbourg its divisional point for South Saskatchewan.

Besides the Wood River and the Old Wives Creek, which flow across the valley, the water question for the District of Gravelbourg is well settled. Numerous artesian wells, one of which is in the town, have been dug, and all of these have been overflowing for years. The water is pure and the supply unlimited.

All the south of Saskatchewan is underlined with coal, and many mines have been opened up where the farmers get their coal at rates varying from \$1.50 to \$5 per ton.

The natural distributing position of Gravelbourg, the coal mines of its district, the abundance and purity of its water, and the most beautiful country it commands, offer unlimited possibilities for all kinds of industries and wholesale houses.

The survey of the C.P.R. line from Swift Current to Moose Jaw runs through Gravelbourg, and the Grand Trunk Pacific's proposed line from Lethbridge to Regina and north, also runs through the town. It is the intention of the C.N.R. to connect their Lethbridge-Maryfield extension line to Gravelbourg. It is, therefore, expected that Gravelbourg will be an important railroad centre.

A DOLLAR FOR JOY

A dollar well spent is always a source of joy, but a dollar invested for the purposes of quickening business and of saving your time in hunting for information which you will need a thousand times in the course of a year, will be a dollar that will come back to you many-fold.

If you want to make more money,

If you want to save time,

If you want to avoid worry,

If you want to KNOW THINGS,

Get your name on BUSY MAN'S Subscription List.

Guelph, Ont.

Three-cent tickets that may be used at any time, and pay-as-you-enter-cars, are big features of Guelph's civic operation of the car service. The city operates every public utility. It owns a 16-mile stretch of steam road, leased to the C.P.R., which makes 20 per cent. a year on the investment. The returns from its operation of the street cars have so far just about equalled expenses, but with increasing population it will soon be making money for the people.

That the Stewart Sheaf Loader Company, of Winnipeg, mean business in locating in Guelph is shown by the fact that they have taken up the options they held on the Farr and Gibson properties in the industrial section of St. Patrick's Ward. The Gibson property consists of 75 acres in a splendid location for industrial purposes, and the price paid was \$10,000, which is considered a fair price for such desirable property. The Farr farm consists of ten acres, and brought a much higher price relatively than the other, it being brought for \$5,000, or \$500 per acre, while the Gibson property brought \$133.33 per acre.

The Hare Engineering Company has also closed the deal with the parties from whom they purchased the land in that section to build their factory on.

The population now exceeds 15,000 and the total assessment amounts to \$8,922,836. The tax rate has been reduced to 14 mills—one of the lowest in all Canada. All the public utilities are municipally owned, including water, electric light and power, gas, street railway and the Guelph Junction Steam Railway of 15 miles, which is leased on a percentage to the C.P.R.

Guelph is situated 48 miles west of Toronto, and is the largest shipping and transshipping point on the Grand Trunk Railway System between Toronto and the Canadian border at Sarnia.

About 70 factories are fully employed in various lines of business and there are openings for many others.

There are now six banks established here, viz.: Metropolitan, managed by T. G. Mc-

Master; Traders, F. J. Winlow; Royal, R. L. Torrance; Dominion, A. R. Sampson; Montreal, C. E. Freer; Commerce, J. M. Duff.



A man makes his own luck.



If you're really competent, some community somewhere has need of you.



Be a live wire and you won't get stepped on. It is the dead ones that are used for door-mats.



Before we can bring happiness to others, we must first be happy ourselves; nor will happiness abide within us unless we confer it to others. If there be a smile upon our lips, those around us will soon smile, too, and our happiness will become the truer and deeper as we see others happy.—Maeterlinck.

BELL ART PIANOS

Are known and used throughout
the world

and are recognized as a standard in
musical circles

The Bell Quick Repeating Action
and Sustaining Frame are valuable
features not found in any
other make

Send for free Catalogue B, M, to

The Bell Piano &
Organ Co.,
LIMITED

GUELPH - ONTARIO

Branches at Toronto and London, Eng.

Lethbridge, Alta.

The biggest real estate deal in Lethbridge's history was put through recently. H. J. H. Skeith sold to C. P. McQueen, of Calgary, the southwest quarter of section eight, immediately adjoining Galbraith Street and Adams Park on the north. This property has a frontage of half a mile on Westminster road. It is understood that the consideration in connection with the sale was approximately \$200,000.

Mr. McQueen intends to improve the property at once with water and sewerage, and will make a high-class residential subdivision of it, with a moderate building restriction.

The people of Lethbridge will this year show their faith in their city to the extent of approximately \$1,350,000. That will be the expenditure for 1912—that amount of money will be checked out by the secretary-treasurer before December 31 next. Their confidence in the future of Lethbridge may therefore be financially rated in the millions.

Never before has this city spent so much money in one year.

The 1912 expenditure will be divided \$1,100,000 for capital outlay and \$250,000 for current or administration expenses. These figures are only approximate, but, based on expenditures already fixed and estimates which have gone through, they give a very close estimate of the grand total.

Included in the list of new buildings for Lethbridge this year are a Labor Temple, a Masonic structure, at least two churches, and many residences.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072; assessment \$18,634,744, tax rate low.

The city owns the electric light and power plant (11c. k.w.). There are C.P.R. and Western Union telegraph, Government phones

(local, rural and long distance), 40 miles of graded streets, 33 miles of concrete walks, six public schools, one separate school, high school and Provincial court house, Provincial jail, 14 churches, good hotels, six theatres and amusement halls.

The city has under construction agricultural buildings, and large grounds, additional water mains, sewers and sidewalks, at a total outlay of \$600,000.

The International Dry-Farming Congress meets here October 21 to 26.

The bank clearances are compared in the following table:

For full year, 1910.....	\$27,095,709
For 1911.....	28,503,298

Progress in building operations is shown below:

Issued during 1908.....	\$ 365,495
Issued during 1909.....	1,268,215
Issued during 1910.....	1,210,810
Issued during 1911.....	1,033,380

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships, W. D. Lawson; Molsons, K. D. J. C. Johnson; Imperial, W. R. Seattle; Royal, J. M. Aitken; Toronto, C. A. Stephens; Union, G. R. Tinning; Montreal, W. J. Ambrose; Commerce, C. G. K. Nourse; Merchants', C. R. Young.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

Difficulties are things that show what men are.

The history of errors, properly managed, often shortens the road to truth.—Sir Joshua Reynolds.

Presumption is ineradicably interwoven with every beginning that the world has ever seen.—H. G. Wells.

There are few mental exercises better than learning great poetry or prose by heart.—Arnold Bennett.

Lindsay, Ont.

Some of the industries now in operation are: Flour mill, cereal, leather, lumber, farm implements, woollens, wheels, shoes.

Lindsay is offering free sites and other inducements to new industries locating here. To malleable iron works or flour mills this is an exceptional opportunity.

Electric power is \$20 maximum, and light 7c. per thousand watts.

The streets are asphalt block paved.

Winter fair, poultry show, stock and seed judging, and short agricultural course, are held every year.

The President of the Board of Trade is F. W. Sutcliffe; Allan Gillies, Secretary; R. M. Beal, Mayor; D. Ray, Clerk; Peter Kennedy, Treasurer; H. Gladman, Postmaster.

Manor, Sask.

There are business openings here for a hardware store, general store, tinsmith, meat market and a flour mill. Communications with me re the above will receive attention. D. E. Brown, Secy., Board of Trade, Manor, Sask.

Manor is in the Moose Mountain district, is 59 miles south-west of Brandon, and 254 miles south-west of Winnipeg. The surrounding district is a rich productive country.

The four elevators have a capacity of 119,000 bushels, and handled last season 231,000 bushels of grain. Through the stock yards were handled 129 cattle and 753 hogs.

The population is 350 with a tributary population of about 1,500. Assessment roll, \$283,000; tax rate, 20 mills. There are Government phones, C.P.R. telegraph and Dominion express. The Crown Bank is managed by W. N. White.

The new large public school cost \$15,000; post office cost \$12,000; bank, \$12,000; hotel, \$18,000. These will give an idea of the class of buildings that are in the town.

Municipal Officers are: E. C. McDiarmid, Mayor; D. E. Brown, Secretary-Treasurer; A. H. de Tremauden, President Board of Trade; D. E. Brown, Secretary.

The Foundation of Success

"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practise a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

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TORONTO STREET - TORONTO

Established 1855

Macleod, Alta.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

People who are in the position of knowing inside information are buying up available property, and brokers in Calgary, Vancouver, Winnipeg, Toronto, and Quebec have been busy acquiring options for unknown clients.

Macleod is being called to-day the Saskatoon of Alberta, on account of the railways that are centering upon it. Railway men look upon it as the natural centre of Southern Alberta, and their predictions that the three transcontinental lines would centre upon Macleod in order to get their wheat to the Panama Canal through the lowest grade across the Mountains appears to be coming true.

There are many other signs of great activity. The new opera house is almost completed, and plans are nearly ready for the new municipal building, which will cost \$100,000. Work has already started on the \$100,000 hotel, to be built near the C.N.R. depot.

At a meeting of the Council the other day arrangements were made for ordering of a filtration plant to cost in the neighborhood of \$50,000.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Macleod is situated in Southern Alberta, on the foot-hills of the Rocky Mountains, on the Crow's Nest Pass line of the C.P.R. The Canadian Northern Railway will shortly have a line into Macleod.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The population is 2,500; assessment, \$3,949,970. Government telephone system, C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

An illustrated article, descriptive of Macleod and district, appears in the magazine section of the number of THE BUSY MAN'S CANADA.

The Industrial Commissioner and Secretary of Board of Trade is John Richardson; Mayor, E. H. Stedman; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.



If you make a promise, keep it, even if it takes the shirt off your back.



Remember that there is more honesty than dishonesty, nine times over.



Remember that work is the greatest thing in this world. When a man stops producing he stagnates.

Montreal, Que.

The report of the Harbor Commissioners, just issued, shows that during the year 1911 the business of Montreal port increased twenty-five per cent. over that of the previous year. The receipts on revenue account increased by \$100,000. The amount expended in construction work of various kinds was also in excess of the work completed in 1910. The report points out that the new elevator, with a capacity of 2,000,000 bushels, will be in operation next month, while the new dry-dock will arrive in July.

The combined registered tonnage of the 767 vessels which entered the harbor during the past year was 2,300,000 tons. Of the vessels sixty-seven per cent., or 520, flew the British flag.

Improvements to Montreal harbor, costing \$2,000,000, will be started immediately. The new works will include the erection of a new 1,000 foot pier, the lengthening of several others, and the deepening of Basin No. 1. Improvements are rendered necessary by the larger ships now entering this port.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Montreal is also the great cheese and butter export emporium of North America.

Receipts at the customs house for the fiscal year just closed amounted to \$19,952,789, against \$18,327,193 the previous year. Every month showed an increase over the corresponding month of 1910-11. The receipts for March, 1912, were \$1,881,847, against \$1,825,217 in March, 1911, although there was one working day less this March than last. The March revenue at the inland revenue office this year was \$747,638, against \$643,869 in March, 1911.

Last year was a heavy one in the port. Despite serious interference with shipping

owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year; 726 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle, and 3,725 sheep.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis; F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police, O. Campeau.

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Moose Jaw, Sask.

All records for building in the history of Moose Jaw were found to be broken when the permits were totalled for the month of April.

The total amount of the permits for the month amounted to \$1,004,250, or an increase over the corresponding month of 1911 of \$759,207.

The highest month for any previous year was June, 1911, when the permits totalled \$752,165, and the permits for April of this year are in excess of this figure by the handsome margin of \$252,085.

The total permits issued for twelve months of 1910 amounted to \$1,071,990; and from these figures it will be seen that the month of April, 1912, has only lacked \$66,840 of equalling the total figures for that year.

One hundred and fifty-three permits were issued for the month. Included in this are permits for one hundred and four residences, at a total cost of \$283,000.

Customs returns totalled \$75,404, as against \$48,170 for the corresponding month last year. Clearing house returns amounted to \$4,739,082, as against \$4,216,220 for April, 1911.

Negotiations have been concluded with Mr. Sherman, the theatrical magnate, for a site on Fairfield Street, on which will be erected a theatre to cost over \$100,000. The contract for the erection of the new library building has been awarded to Peter Lyall & Sons, whose figure was \$69,000, exclusive of plumbing and heating, which it is expected will make the cost of the building over \$75,000.

A group of local and Eastern capitalists have purchased, at a total cost of \$500,000, the following properties, through the real estate firm of M. & A. Primeau, 800 acres, known as St. Cuthbert's farm, owned by Jas. M. Keay, Mrs. Jones' estate, together with a quarter section belonging to the Hayes estate, and 140 acres of Kingsley Park.

Advance estimates, compiled at the building inspector's office, place the May total of building permits at \$900,000. This estimate includes the final permits for the Saskatchewan Flour Mills and the Saskatchewan Col-

lege, besides a number of large warehouses and residences.

The large number of high-class residences now being erected in Moose Jaw is in excess of all past records, the list including many handsome structures of the \$5,000 and the \$10,000 class. Practically all of these houses are being put up for occupation by the actual owners.

Money by-laws totalling \$321,000 have been passed by the ratepayers.

The valuation placed on Moose Jaw's new post-office building, work on which is now starting, is fixed at \$260,000 on the permit. The building in architectural style will be practically a replica of the Regina post office.

The issue of permits during the present season figures about \$1,000,000 monthly; and many new residences are going up in almost every part of the city.

A movement is now on foot to erect a boat house for the boat club, and in addition a shelter club house further up the river. It is the intention of the club managers to proceed with these plans as soon as the municipal programme for the dredging of the Moose Jaw River is decided upon. An active campaign for new memberships is now being carried on by the new boat and canoe club.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,-

402. This had increased by 1911 to \$27,-770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 19,500 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant,

which to erect and equip cost over \$1,000,000, and there are others.

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There are lots of openings for wholesale and retail business.

MOOSE JAW is situated in the most prosperous, most uniformly successful grain-growing district of the whole West. The farmers all have money and they spend it in MOOSE JAW.

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H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Nelson, B.C.

Mr. H. H. Currie, B.A., Secretary of the Publicity Bureau, reports that there are good openings here for flour mill, tannery, box factory, broom factory and pulp mill, and he will gladly give particulars of these openings, and special advantages of locating here.

The City Council has passed an agreement with the Western Box and Shingle Mills, Limited, which will open a large factory here in a few weeks. It will be fitted with the most modern machinery and will manufacture a thousand boxes and fifty thousand shingles per day at the commencement.

Nelson is the centre of the non-irrigated fruit-growing district, as well as the mining capital of the Kootenay district.

At the termination of navigation on the west arm of Kootenay Lake. The climate is mild and well sheltered, plenty of rainfall. Transportation facilities in addition to the steamships plying on the lakes are: Canadian Pacific Railway (Crow's Nest Pass division), Great Northern (Spokane Line), Express Cos. are Dominion and Great Northern; C.P.R. and Western Union telegraph; local, rural and long distance phones; electric cars (54 miles); electric light and power (23,600 h.p.); eleven miles gravelled streets, 17 miles cement and plank sidewalks; manufactured gas for light and power; pure water from the mountain streams; gravity sewerage system.

Two public, one high and one night school. Mining school in connection with high school is being arranged for. Seven churches, daily newspaper, court house, Oddfellows block, opera house and other places of amusement, Y.M.C.A. building, six wholesale houses, commercial and summer resort hotels.

Among its industries are: Iron works, saw-mills, C.P.R. shipyards, railroad divisional shops, sash and door factories, brewery, marble works, two jam factories, mattress works, mineral water factory, the products of gold, silver, copper, lead, zinc and marble mines are five million dollars.

The eight rail and steamer routes afford easy and rapid transportation. This is a business centre, distributing and industrial point of no mean proportions, being the third city in British Columbia, with a population of 7,003, within one and a half miles of

the post office. Assessment, \$3,072,970; assessment 7 mills on 50 per cent. value of improvements and 45 mills on land. The city has recently purchased \$70,000 worth of its own bonds, showing the city is progressive and in strong financial position. The city saved some \$20,000 by purchasing its bonds with money set apart for that purpose. The city improvements in 1911 cost \$30,000.

Four banks are needed to attend to the financial wants of the district. They are, with their managers: Commerce, J. S. Munro; Imperial, J. H. D. Benson; Montreal, LeB. DeVeber; Royal, A. B. Nethersby.

J. E. Annable is Mayor; W. E. Wasson, City Clerk and Treasurer; G. C. Mackay, Engineer; H. H. Currie, Secretary Publicity Bureau; E. K. Beeston, Secretary Board of Trade; and T. D. Stark, President.

Fire protection—67 hydrants, 14 alarm boxes, pressure 150 lbs., 3 halls, 3 sub-stations, chemical hose cart, etc. D. Guthrie, Fire Chief, and C. W. Young, Chief of Police.



Opportunities are not half so rare as are the men who are prepared to receive them.



The aim of education should be to teach us rather how to think than what to think.
—Beattie.



A good wife is half the battle. Most of the bad deals are made when men neglect to consult their wives.

WE HAVE FOR SALE

Six small subdivisions lying between Kootenay river and the Granite road, with excellent river frontage and beach; they contain from four to ten acres and are very suitable for pretty summer homes; they each have from three to seven acres of first-class land. We shall be pleased to show them and quote prices.

MAWDSLEY, SHAW & CO.
NELSON

Ottawa, Ont.

During last year six hundred and fifty-seven buildings were erected in Ottawa. The total cost was but a few hundred dollars below the three million-dollar mark. Building Inspector Fotheringham estimates that the prospects for the present year are just as ample. Last year's satisfactory total of \$3,000,000 is in no way phenomenal, having been exceeded by \$25,000 the year previous and by over a million dollars when the totals included such costly structures as the Chateau Laurier and the Central Station.

The civic plans for this year are quite as plethoric. No less than one million dollars will be spent on city works, according to City Engineer Ker's estimates. Ten miles of pavements and concrete sidewalks, twelve miles of sewers and drains will be laid, the Bank street traffic and aqueduct, and probably the Bronson avenue viaduct and other municipal undertakings are all on this year's calendar. Fifteen hundred men will find employment on these works.

Truly these are growing times for Ottawa.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill pro-

ducts, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	812,000.00
Gross assessment, 1910.....	86,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00

◆
*Sympathy and kindness go a long way
in business.*

◆
*If there is peace in the home, there is
peace in one's work.*

◆
*It was stated that the value of archi-
tecture depended on two distinct characters:
the one, the impression it receives from
human power; the other, the image it
bears of the natural creation.—Ruskin.*

Arthur LeB. Weeks
ARCHITECT

Canada Life Building
Ottawa

15

Porcupine, Ont.

The Dome's third shipment of gold bullion, approximating 150 pounds, not officially announced, added to two former shipments of 129 pounds, gives a net shipping production for that property since March 30, of 279 pounds, with amalgam in store which must always be on hand till the last clean-up is made. There may also be bullion on hand not accounted for in the shipment.

Thus a total value of over \$60,000 has been sent to market from the first 40-stamp mill to operate in the district.

But, not since the first 10 days the mill was set in operation have over 20 stamps been running continuously. In fact, since April 12, not over 20 stamps and many times less than that number, have been pounding. The electrical pumps have not been able to furnish the water necessary for the tanks and the plates, while certain underground work had to be taken care of in levelling down the pinnacle of quartz, to get an harmonious mixture of ore for the mill, and to make it possible to operate over 20 stamps at a time.

Plans for the building of the Dome Lake Mines stamp mill and tube grinders are out, and ground is being broken for the basement of the structure.

Ten stamps to be operated with tube grinders, which give an added capacity of 10 stamps, a total of 100 tons every 24 hours, is the size of the latest Porcupine ore separator to be announced.

The Dome Lake's property consists of three 40-acre claims, adjoining the West Dome on the south, and two claims southwest of the Big Dome. Manager McKenzie is in charge of the work.

Two shafts are down, one below the 100-foot level, and the other nearing that mark. Drifting on the main lead for several hundred feet has been done and considerable of a body of ore, sufficient to run the mill for a year, is blocked out.

At the 100-foot depth the main lead shows over four feet in width in finely crystallized quartz that averaged \$44 to the ton in 5,700 pounds of ore sent out for tests. The ore was taken indiscriminately from main shaft.

The new compressor plant of the style and pattern of the Dome Extension outfit, is being installed and will be ready for operation shortly. Forty men are employed.

Stamp mills in addition to those now in operation should open in the order named: Vipond crushing plant, 150 tons capacity, June 1; Hollinger, 40 stamps, with cyanide plant, June 1; Little Pet, five stamps, free milling, June 10; Dome Lake, 10 stamps, and tube mill, 100 tons capacity, August 1; Crown Chartered, not officially designated, as plant will not be built till late in summer, but is to comprise 10 stamps. Of the 40 stamps to be added to the McIntyre, 10 more should be in operation by October 1.

Thus, Porcupine, exclusive of whatever sized mill the Crown Chartered may put up, by mid-summer will have stamp mills, crushing plants, and tube grinders that will take care of 1,135 tons of rock each 24 hours. Conservatively, it may be said that the first six months' run will yield \$20 to the ton, making a daily output of \$22,700.

It will be seen that in view of the fact that the Hollinger expects to run for the first year on high-grade ore averaging \$30 to the ton, the above figures are below what the production will actually be.

Also, the fact that the McIntyre will be operating 50 stamps by the beginning of the fall in ore from the 120-foot wide ore body now connected from two sides is not considered in the above tabulation.

The figures are therefore a conservative estimate of what Porcupine will be showing at the beginning of winter in 1912.

A new hotel with 20 rooms is to be built immediately at Mattagami Landing, and a permanent hotel will be built directly facing the river. Need of good accommodation is felt, as traffic through this settlement is increasing.

Mattagami Landing is the point from which launches connect with Waweatin and Sandy Points, above and below, respectively, where power companies have generating stations, and it is also a stopping place for prospectors going to and from the townships to the west of Tisdale.

Among the buildings in Porcupine which are a credit to the camp, the new King George Hotel is worthy of special mention. It is modern and up-to-date in every way both as regards equipment and service, and would be an ornament to many an older and larger city.

The future of this place looks bright, as it has every facility for a big distributing centre.

Port Arthur, Ont.

Tenders are called for offices and telephone exchange to cost \$15,000. Architect, Hood & Scott; 3-storey, 32 x 50, concrete-foundation, brick, steel beams, hot water heating, electric lighting, oak and maple floors, fire escapes and passenger elevator.

Permission has been granted by the Legislature to consolidate \$1,885,000 worth of bonds for the city.

The C.P.R. has notified the Mayor that the company will build here a cleaning elevator in time to deal with the fall crop, capacity 1,000,000 bushels.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an

occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

Col. S. W. Ray is Mayor; J. McTeigue, City Clerk; W. J. Gurney, City Treasurer; President Board of Trade, F. S. Wiley; Secretary, N. G. Neill.

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Why Western Towns Grow

From the Orillia News-Letter

What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.

Radville, Sask.

Builders and carpenters are wanted here. Splendid opening for flour mill. Plenty of water in the river. Also opportunity for dentist, veterinary surgeon, milliner and dressmaker.

Radville is a new town and divisional point on C.N.R. line, between Maryfield and Lethbridge; a line to Moose Jaw starts from here, and a line to run to the coal mines, 20 miles distant.

The town is one year old, and has fine town hall, fire hall, red brick two-storey public school, municipal hall, churches, public hall, licensed hotel, Bank of Commerce, managed by W. Hastie; Weyburn Security Bank, under the management of McG. Wilkinson.

C.N.R. telegraph and express, phone lines being constructed, two-tank chemical engine and other fire equipment.

Population, 350; assessment, \$120,000; tax rate, 5 mills. President Board of Trade, C. S. Hill; Secretary, G. F. Blundell; Overseer, C. S. Hill; Secretary-Treasurer, E. J. Moore; Postmaster, C. S. Hill.

Rainy River, Ont.

The town of Rainy River is on the river of the same name, and located 153 miles east of Winnipeg, and 286 miles west of Port Arthur, on the Canadian Northern Railway. There is a daily boat service in the summer to Kenora, about 86 miles distant on C.P.R.

The population is 2,300; assessment, \$717,458; six teachers in the public school, also separate school, colleges, town hall, fire hall, gravel or cinder in the streets. The sidewalks are being replaced with cement on the principal streets. Canadian Northern telegraph, telephones, electric light and power (private ownership), theatre, dance hall, waterworks (250 connections), sewers and settling beds.

There is a good opportunity here for a brick plant, a doctor, a dentist and a lawyer. Write to Sydney Bateman, Secretary Board of Trade.

The Bank of Commerce is managed by H. W. Graham.

S. Bateman, Town Clerk and Treasurer; S. Sage, Town Engineer; G. S. Parker, President Board of Trade; R. Reid, Postmaster.

Fire protection in charge of Chief A. H. Hanna, with fire hall, engine and latest equipment. Thos. McMahon is Chief of Police. There are four good hotels.

Red Deer, Alta.

April returns show that expansion in Red Deer, Alberta, continues. The building permits for the first four months of 1912 are \$84,685, compared with \$33,785 for 1911, which was a record for Red Deer up until that time. This is a gain of nearly two and a half times, or 250 per cent. Every department of business shows large increases.

In regard to customs, Red Deer was made a port of entry on April 1, and the business done since then has shown the great need there was for such an office. The business done since the office was opened, shows that Red Deer will have more business during its first year than any port in Western Canada except Winnipeg. The receipts will be greater, too, than seven of the eleven Western points up until two years ago, and will exceed that of several places of more than double Red Deer's population last year.

Red Deer is midway on the C.P.R. between Calgary and Edmonton. Has added a thousand to its population in the last year. It is now 2,700; assessment, \$4,119,270. G. W. Greene is President of Board of Trade; J. R. Davison, Secretary; R. B. Williver, Mayor; A. T. Stephenson, Treasurer and Clerk; H. Wallace, Postmaster.

Red Deer has public, separate and high schools, convent, business college, ladies' college, court house, municipal buildings, fire hall, societies' hall, theatres, four hotels, Government and Western Electric phones (local, rural and long distance), C.P.R. telegraph, express, waterworks and sewer systems, electric light and power.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Regina, Sask.

The ensuing year promises to be a banner one for building activity. Although the building permits issued to date have for the most part been for dwellings and small buildings, there never were so many large buildings in prospect, according to Building Inspector Falls. The building figures for the year are expected to be at least \$6,000,000, and probably \$7,000,000, according to the estimate of the building inspector.

Regina is increasing in population at the rate of a thousand a month. The records at the office of the baggage master at the Canadian Pacific Railway station show that 1,700 pieces of baggage were brought into this city in one week.

The latest estimate is a population of over 37,000 people.

The ratepayers have just passed by-laws totalling \$738,000, including \$200,000 for waterworks and \$150,000 for street railway purposes.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's

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¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

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Regina—Continued

time. The Canadian Pacific contemplate building an additional line south from Regina.

The city owns and operates the electric light and power plant, and excellent water supply.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.

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Regina

Saskatoon, Sask.

Saskatoon's assessment for 1912 is \$36,-734,270, made up as follows:

Land.....	\$35,534,495
Improvements.....	2,910,455
Business.....	1,417,215
Total.....	\$39,862,165
Exemptions.....	3,127,895
Net Assessment.....	\$36,734,270

It was deemed best by the officials that the figure should be kept down as low as possible, and after it was found that the amount would run between forty and fifty millions, it was decided to make the necessary cuts.

It is not likely that the general rate of 13 mills will be changed this year. It is just possible that the school rate may be lowered a little. Last year it was 5 mills. At present the assessors are busy at work differentiating between the rates for the separate and public schools. This year the public schools will require \$132,000, while the separate schools are only asking for \$15,000.

The total up to May 15, this year, represented by the building permits, is \$1,900,880. This compares very favorably with the total last year for the first five months of 1911, which was \$1,795,816. There still remains this year almost two weeks and a half to even further surpass the record attained last year. One of the most gratifying features represented in these figures is the fact that the permits issued for the most part this year have been largely for residences, and few big buildings are amongst the list.

It is expected that the grand total for this month will over-reach the million dollar mark, as there are three permits, which must be taken out before that time, that alone aggregate \$540,000.

The opportunity is now to be offered to investors to secure an interest in new industries locating in Saskatoon from time to time through the medium of the local industrial league. The idea is that if railways can build miles of trackage on public credit, then small industries should have a chance to do the same on private credit. The amount of the league's subscription in each instance will be in direct proportion to the proposed expenditure of the concern locating here. It

is believed that the idea will become very popular with both large and small investors. The league is capitalized at \$1,000,000.

Saskatoon's water revenue for 1911 amounted to \$46,118.68.

Saskatoon's population eight years ago was only 113. To-day it is 18,096. A notable feature of this development is the fact that it has been paralleled by the progress of the city's tributary trade territory, which embraces a prosperous region of some 45,000 square miles, and includes within its confines over 180 thriving towns and villages, having direct railway connection with Saskatoon.

The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

Total building permits for 1911, \$5,028,368; bank clearings, \$64,090,952; customs revenue, \$681,336; postal revenue, \$78,815; net assessment, \$23,259,687.

The President of the Board of Trade is Malcolm Isbister; Commissioner is F. MacLure Sclanders; James Clinkskill is Mayor; R. M. Keating, Treasurer; Geo. H. Clark, City Engineer; Andrew Leslie, City Clerk Malcolm Isbister; Postmaster; Thos. Heath, Fire Chief; R. E. Dunning, Chief Police.

SASKATOON

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Sault St. Marie, Ont.

Figures of last year's business and progress show that Sault Ste. Marie is fast coming to the front rank of mid-western cities. Post office returns for the year give money orders \$595,600, postage stamps \$25,078, and postal savings \$122,014, in every instance about double the amounts of 1910. Customs returns totalled \$768,617 and building permits reached \$4,588,647. Local railway freight handled during the year was 706,275 tons, and through freight handled over two million tons. Local marine freight is estimated at 150,000 tons, while marine freight passing through the Ontario Saultlocks approximated about 31,064,000 tons. The population of the city has reached the 17,000 mark.

Sault Ste. Marie is now an incorporated city. Its population is 11,000.

The city is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc.; bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's River the waste waterway. 100,000 horsepower can be generated here.

Six million dollars are now being spent in industrial construction here.

The railway facilities are: C.P.R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building to have connections here. There

are four miles of electric street railway within the corporation.

The population is 10,613, and the assessment is \$5,967,764; tax rate, 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C.P.R. and G.N.R. telegraph; public, separate, high and technical schools, Government municipal buildings, custom house and good hotels.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

Cheer up—there is always lots of room at the bottom.

If a man amounts to anything in a small town he soon begins to think he would amount to more in a big town.

Bigotry has no head and cannot think, no heart and cannot feel. When she moves it is in wrath; when she pauses it is amid ruin. Her prayers are curses, her God is a demon, her communion is death, her vengeance is eternity, her decalogue written in the blood of her victims and if she stops for a moment in her infernal flight it is upon a kindred rock to whet her vulture fang for a more sanguinary desolation.—Daniel O'Connell.

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St. John, N.B.

Cement propositions are attracting a good deal of attention at the present time. Not only is it stated that an English company, with large capital, is likely to close with a St. John proposition, but another English company is negotiating with a view to the establishment of a cement plant in the oil shales region in Albert County. This is the enterprise in which Senator Domville is interested.

The general manager of the Canadian Bank of Commerce, visiting the Maritime Provinces last week, observed what he believes to be a well-founded confidence that a period of substantial expansion has been begun. There is perhaps no better evidence of this confidence than the activity and advance in the price of real estate. The movement is without parallel, and continues with unabated interest. Several more farms in the outskirts of the city, both on the east and west sides, have been purchased by syndicates, and in the city an option was recently taken on a large brick building on King Street, and also on a most desirable corner lot, on which it is said a large apartment house may be erected.

The annual report of the City Chamberlain shows that the assets of St. John largely exceed the liabilities, and that last year, despite an issue of bonds for permanent improvements, the city's debt was reduced by more than \$64,000.

The exports by the winter steamships from St. John to trans-Atlantic ports is now close to \$15,000,000 in value, over a million and a half ahead of the business for the like period last year.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, bitulithic), and over 77 miles asphalt sidewalks.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

The banks and their managers are: Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and

R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montreal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants' Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson, Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.

Stettler, Alta.

Stettler is between Lacombe and Moose Jaw, at the intersection of the C.P.R. and C.N.R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. Assessment roll, \$1,107,500; tax rate, 25 mills.

There are good openings here for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

There are municipal buildings, public school (cost \$50,000), opera house, fire hall, flour mill, creamery, steam laundry, machine, shops, and good hotels, municipal water-works and electric light plant; local, rural and Government telephones; C.P.R., C.N.R. telegraph and express.

There are four miles of plank-paved streets, and two and one-half miles of sidewalks.

The Secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants', by J. H. Johnson.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treasurer; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.

The higher the intelligence the finer the powers of discrimination; the finer the powers of discrimination the more things you will reject; the more things you reject the finer you become.—Elbert Hubbard.

Toronto, Ont.

Although marked by no large deals, the realty market of the past month has been very brisk. A quiet undertone of confidence is apparent in the many deals ranging from a quarter of a million down. The suburban movement has been switched from the purchase of farms to the selling of lots. Shrewd observers say that there will be a quieting down of the big outside transactions the rest of this year, it being generally understood that prices must be given an opportunity to settle again to some respectable point within the reach and scope of the speculator and the sub-dividing agent.

The *Realty Review* gives the following advice to those having \$500 to \$10,000 to invest in Toronto real estate:

For investors with from \$500 to \$2,000.—Purchase lots either in the Danforth-Gerrard East district or in the northern sub-divisions that are moderate in price. With the early advent of car service on Danforth Avenue, this district will be rapidly built up by a good class of artisans, as the more central portions of the city are already overcrowded. The northern section, over the hill, is bound to be soon built up by a good class who like fresh air and plenty of space.

For investors up to \$5,000.—Purchase solid brick houses in the district bounded by Spadina in the east and High Park in the west, by the railway tracks in the north. Houses in this district, owing to their convenient location to car lines and the gradual increase in the population of the city, will easily advance in value from 15 to 20 per cent. during the next five years. As desirable tenants can always be obtained, this offers an investment equalled by none other known to us at present, both as regards safety and good return.

For investors with from \$6,000 to \$10,000.—Residential building lots in Rosedale, High Park and on the Hill will advance in value during the next five years at least 15 per cent., and will prove a very satisfactory purchase. Any Bloor Street or Spadina Avenue frontages that are on the market for \$10,000 should be picked up, as both these streets will be good business thoroughfares. In our opinion, nothing but an earthquake could cause a loss in present purchases of any of these properties.

To the investors who have from \$12,000 up, there is no better investment on the continent than central properties. Toronto is going to be a city of 600,000 in five years, and central property will increase accordingly. In our opinion, an \$100,000 property on Bay Street to-day will be worth \$175,000 in five years. There are some good York Street bargains on the market to-day that should be picked up quickly, as the shacks on this street have got to disappear to make way for commercial activity in this district. Mr. Investor, if you wait till the new Union Station is built before acquiring some of this property, you will pay 25 to 50 per cent. more for it.

The Board of Directors of the Canadian National Exhibition for 1912 is as follows: Hon. Pres., Geo. H. Gooderham; President, John G. Kent; 1st Vice, Jos. Oliver; 2nd Vice, Noel Marshall; Executive Committee, Section A, Ald. John Dunn; Section B, George Booth; Section C, R. Fleming; Chairmen of Committees: Horses, J. J. Dixon; Cattle, Robt. Miller; Dairy, W. W. Ballantyne; Women's Work, Noel Marshall; Agriculture, H. R. Frankland; Manufactures, Geo. Booth; Education, C. A. B. Brown; Fine Arts, W. K. McNaught; Poultry, A. Atkinson; Dogs, W. P. Fraser; Grounds, R. H. Graham.

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is G. R. Geary; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley.

Hamilton Jockey Club

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7 races each day, including a steeplechase.
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On Saturdays trains leave Toronto at 1
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Vancouver, B.C.

Here are some statistics of Vancouver that show the progress being made: Customs Returns for April, 1912, over \$800,000; Customs Returns for April, 1911, \$616,174; Inland Revenue for April, 1912, over \$63,000; Inland Revenue for April, 1911, \$47,598; Building Permits for April, 1912, \$1,481,905; Building Permits for April, 1911, \$1,186,320; Bank Clearings for April, 1912, \$52,324,013; Bank Clearings for April, 1911, \$41,337,756; Land Registry Returns for April, 1912, \$27,518; Land Registry Returns for April, 1911, \$23,892; Logs Scaled during April, 1912, 65,000,000 feet; Logs Scaled during April, 1911, 44,000,000 feet.

A number of British and French financiers have decided to promote a scheme for building a floating dry-dock for Vancouver. The capital for the scheme has already been subscribed and joint boards have been formed in London and Paris in connection with the project.

The growth of tonnage calling at Vancouver has made the necessity for the new dock increasingly apparent. It will have a lifting power of 15,000 tons, and will be built in two years.

It will be possible to use a part separately for smaller vessels and to put them together and use them as a whole for larger vessels. The dock will have a total length of 600 feet, a depth of 55 feet and a width of 80 feet.

The Hudson's Bay Co. will erect in Vancouver a new store to cost \$1,500,000. The United Buildings Corporation will erect on Granville Street, east side, between Dunsmuir and Georgia, a block below the Vancouver Hotel, a building ten storeys in height on the full size of the lot, and a tower of eight storeys above this, to conform with the city building laws. The total cost of the structure and lot will be about \$800,000.

Molsons Bank have taken out a building permit for \$80,500 for the new branch on Hastings Street. One million dollars is asked for the laying of pavements in the city of Vancouver. An opera house, to cost \$600,000, will be erected just west of the court house.

The Union Bank of Canada has established a new branch in Fairview, Vancouver, at 2418 Granville Street. This bank now has seven branches in Vancouver.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, —; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., —; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowen; Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

Vancouver—Continued

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C. Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

Say not that this or that thing came to thwart you; it came only to test you.—Muriel Strode.

He who influences his time influences all the times that follow—he has left his impress on eternity.—Elbert Hubbard.

The feller that looks at th' bill o' fare in a restaurant the longest time generally orders a nickel sandwich and a cup o' coffee and eats ten cents worth o' sugar.—Indianapolis Independent.

WATCH NORTH VANCOUVER

Now that the bridge across the inlet to Vancouver is assured, all property, especially in the vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1,000, on easy payments, can be had now. Buy before you are too late; these will double in a few months. Write for full particulars to

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Victoria, B.C.

The fifteenth edition of Henderson's Victoria city directory and Vancouver Island gazetteer, just issued, gives the population of Greater Victoria, exclusive of Oriental residents, as 55,959, and in this estimate takes in Esquimalt, Oak Bay, the Saanich municipality, and all the districts adjacent to the city embracing Greater Victoria. The figures are obtained by following the custom used by directory publishers of multiplying the number of individual names contained in the directory by 2.75. The volume issued by the company in 1908 contained 9,948 individual names, which when multiplied by 2.75 gave a population then of 27,357. An increase in four years of 28,602 means that the population of Greater Victoria has practically doubled in that short period of time.

The contract for the new ten-storey structure, which is to be erected at the north-east corner of Douglas and Johnson Streets, for the B.C. Permanent Loan Company's offices, has been awarded to the Norton Griffiths Steel Construction Company.

Building permits for April totalled \$500,-

000, as against \$280,110 for the month last year.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H. Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.

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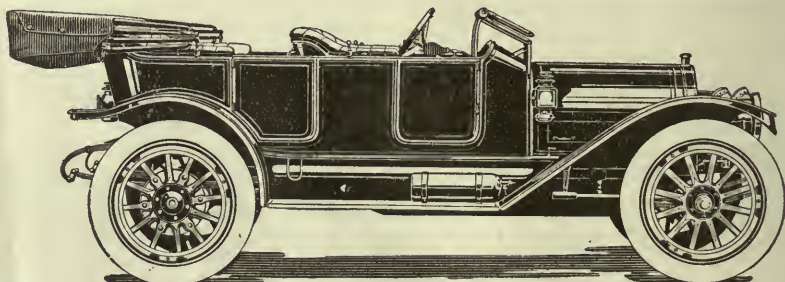
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- The Capital City of British Columbia, and its greatest pride.
- The Sundown City, and last Western Metropolis.
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- The shipbuilding city of Western Canada.
- The city with a present and a future.
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- Victoria leads the procession of cities in North America.

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DEVELOPMENT LEAGUE**
VICTORIA, B.C., CANADA

*Vancouver Island Development League
Victoria, B.C., Canada, Dept. B.M.*

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NAME.....
ADDRESS

Weyburn, Sask.

The month of April was marked by very rapid development along all lines of civic progress in Weyburn, the energetic campaign of publicity waged by the Board of Trade since the opening of the year having attracted the attention of large numbers of prominent industrial and commercial concerns. During the month new industries were opened up here as follows: A sash and door factory backed by large Winnipeg capitalists, a bottling plant, a creamery and dairy plant installed by the Saskatchewan Dairy Co., a firm of electrical contractors, a well-equipped foundry, and a firm of concrete contractors.

The advertising campaign carried on in conjunction with the publicity work has brought some thousands of inquiries from all parts of the continent and Great Britain, and negotiations are now under way, with every prospect of early materialization, for the establishment of a steam laundry, steam bakery, carriage body factory, dye works, wholesale and manufacturing grocery plant, gasoline engine works, machine shops and a tent and awning factory.

Building permits issued during April exceeded a quarter of a million, with only one of the larger structures planned for the year included. Permits for the month of May will be greatly in excess of that figure.

Customs receipts for the month amounted to \$16,668 and the number of entries put through the books to 209, the highest figure for one month yet recorded in Weyburn.

Throughout the month there was a steady influx of new-comers, attracted largely by the heavy programme of construction work to be done, and it is estimated very conservatively that at least 500 people were added to the population in that period.

The town authorities have decided to take up the matter of standard illumination for the principal streets, and estimates are being prepared to show the cost of so lighting Third Street, the main business thoroughfare. A heavy programme of civic improvements has been entered on, comprising the construction of seven miles of concrete sidewalks, six miles of water mains, three miles of sewers, and some five miles of electric extensions. Other municipal work comprises the building of a municipal hospital,

the plans for which are in the hands of Mr. T. Halley, of Winnipeg, and the new collegiate institute, the contract for which has been let.

Owing to the unprecedented demand made on the Board of Trade for business premises, several of the property owners have recently decided on the erection of large blocks, suitable for stores and office accommodation, and together with those already announced, no less than eight structures of this nature, ranging from two to five storeys in height, will be built.

The C.P.R. company are about to begin operations on their new depot and freight sheds, and it is anticipated that the location of the G.T.P. terminals will be announced immediately, and that work on these will begin shortly.

Plans are under way for a fine new fire hall to cost close to \$20,000, and it is probable that arrangements will be completed for a handsome city hall this year.

There are openings in Weyburn for a flax and oatmeal mill, soap factory, box factory, starch factory, twine factory, and wholesale houses of all descriptions. Special inducements in the way of sites, exemption from taxation, and low rates for power and water are offered.

The assessor is now in the midst of his annual duties, and it is estimated that the assessment for the year will reach the total of \$6,000,000, as against less than \$2,000,000 last year.

The Secretary of the Board of Trade will be pleased to answer any inquiries as to business openings in Weyburn, and to furnish literature on application.

The population has grown from 600 in 1906, to 3,300 in 1912. The town assessment is \$1,780,875, and the balance of borrowing power still unimpaired is \$127,684.

There are opportunities in Weyburn for all classes of retail business and wholesalers. The industries most needed are planing mills, sash and door factories, twine factories, machine shops, flax and oatmeal mills, box and soap factories.

President Board of Trade, Jos. Mergens; Commissioner, Chas. K. Cooke; Mayor, John McTaggart; Clerk, G. Ross; Postmaster, F. McGowan.

1910 Assessment, \$1,455,454; 1911 assessment, \$1,780,875.

YOU'RE A BUSY MAN

Hence this advertisement will appeal to you.

I'M A BUSY MAN

Kept busy answering inquiries about

WEYBURN

The Biggest and Busiest Little City in Western Canada

ARE YOU A MANUFACTURER?

Let me tell you how to reach the great market
that awaits you in Southern Saskatchewan.

ARE YOU A BUSINESS-SEEKER?

Let me tell you about the opportunities for retail
business offered by Weyburn.

ARE YOU A HOME-SEEKER?

Let me tell you of the residential, educational and
social advantage to be found in Weyburn.

ARE YOU AN INVESTOR?

Let me explain how you can place your capital
to the most profitable advantage.

THE BUSY CITY NEEDS BUSY MEN

Some features of our busy city are

Municipal Power and Light.
\$1,000,000 in Buildings in 1912.
Four new Railways this year.

Unlimited, unexcelled Water.
Preferential Freight Tariff.
Six Chartered Banks

HOW'S THAT FOR "BUSY"-NESS

CHAS. A. COOKE, Secretary, Board of Trade
WEYBURN, SASKATCHEWAN

Winnipeg, Man.

Several big buildings are now well on the way to completion. The two huge steel structures of the Confederation Life and Union Trust Companies on Main Street are now practically ready for the brick builders, and the skeleton framework has been erected in a very few weeks. In contrast is the concrete building of the mushroom type going up on Lindsay's corner, at Garry, Notre Dame and Ellice. Among the new structures announced is a large school, the most up-to-date in the West, on Lenore Street, at a cost of \$208,000. Work has started on the Dominion Express building on Main Street, adjoining the tracks, but no plans are as yet announced regarding the alterations to the depot and Royal Alexandra Hotel.

An important deal in St. Boniface realty was put through lately, when J. Henry Bonin, of St. Boniface, sold the corner of Provencher Avenue and St. Joseph Street for \$20,000, to Moscovitch Brothers, dry goods merchants of St. Boniface. The vendor was J. H. Ashdown. As an illustration of the value of the land here it may be interesting to note that Mr. Ashdown bought this same lot over 30 years ago for \$200. The purchasers intend to erect one of the finest business blocks in the city of St. Boniface on their property.

Immigration keeps up at an unprecedented pace, and the demand for farm lands is correspondingly brisk. Enquiry for Manitoba lands is encouragingly on the increase. From overseas a larger proportion than in some years past of fairly well-to-do new-comers is reported.

From across the line the influx is large. On one day, recently, well over 225 land-seekers and homeseekers came in various parties in charge of land companies, notably the Pearson Land Co. and the Luse Land and Development Co. In the former party were 70. Splendid samples of the class of the American settlers who are now seeking new homes in Western Canada were those to be seen at the Union Station recently on the arrival from the south of a special train on the Great Northern Railway.

One of the party when interviewed explained that most of the men on the train were worth over \$50,000, and having been shown the possibilities which lie untouched practically as yet, for an experienced farmer,

have decided to add a portion of Canadian territory to their estates. The men are mixed farmers, and raise very little grain, with the result that when they come to Canada, this is the kind of farming which they will eventually go in for.

Winnipeg's assessment for 1912 will probably be about \$207,000,000, an increase of \$35,000,000 over last year—the average increase in property value being 20 per cent.

Building permits for the year have now passed the six million mark.

The population of the city of Winnipeg at January 1, 1912, was 166,553, according to the statistics just compiled by J. W. Harris, city assessment commissioner and city surveyor. Mr. Harris has just completed the annual assessment rolls, in compiling which the field-men of his department also take a careful census of the population.

Last year the civic population return showed 151,938. The increase is therefore 14,595, which is slightly less than the increase during 1910, but is considerably over the average increase reported for several years previous.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C.

To the MANUFACTURER

WESTERN CANADA is a big field, filled with a prosperous people. The remarkable development taking place is creating an unprecedented demand for home industries.

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The natural supply centre, wants these manufacturers and offers greater combined advantages in cheap power, lights, sites, low taxation, labor conditions, railway facilities, banking, etc., than any city in Canada.

Special reports prepared and mailed free of charge, on the manufacturing possibilities of any line of industry, by addressing

Chas. F. Roland, Commissioner
Winnipeg Industrial Bureau, Winnipeg, Manitoba

Winnipeg—Continued

Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants', W. J. Finucan.

There are special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies' ready-to-wear goods, food stuffs, starch, boots and shoes, felt wear, metal goods, wire nails, hardware specialties, flax and jute goods, beet sugar, elevator machinery, electrical fixtures, automobiles, home and office furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges and furnaces.

The municipal power plant is located at Point du Bois, on the Winnipeg River, 77 miles north-east of the city of Winnipeg.

**MANITOBA GYPSUM CO.
LIMITED
WINNIPEG, MAN.**

Manufacturers of the
**"EMPIRE" Brand of
WALL PLASTER**

ALLAN, KILLAM & McKAY

INSURANCE, FINANCIAL, REAL
ESTATE, AND RENTAL AGENTS

Bulman Block, Winnipeg
Phone Garry 600

The water fall—naturally 32 feet—is increased by the power development dam to 47 feet. Mill pond of 6,000 acres.

The Mayor is R. D. Waugh; City Clerk, C. J. Brown; City Treasurer, R. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. R. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, J. Bruce Gordon; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

OSCAR HUDSON & CO.

Chartered Accountants

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WINNIPEG, CANADA.

THE Busy Man's Canada

THE MONTHLY NEWS-MAGAZINE OF PROGRESS AND DEVELOPMENT

VOL. II

JUNE, 1912

No. 5

CONTENTS

Agriculture

PAGE

What to Do with the Western Crop..	82
Potato Canker Has Reached Canada..	83
Our Friend Barley.....	83
To Encourage Scientific Farming....	83

Along the Trail

Agnes Deans Cameron.....	97
Growth in Immigration.....	97
A National Loss—The Late Judge Mabec.....	98
Alberta Bye-Elections.....	98
Royal Society Election.....	98

Among the Magazines

In Praise of Age.....	93
Contents of the June Magazines.....	94
A Prayer to the Spirit of Humor.....	96
Canada Importing Farm Products.....	96

Boosting up Business

Elbert Hubbard to Business Men....	90
Courtesy in Business.....	92

Editorial Wit and Wisdom

Clever Things from the Canadian Press	87
---------------------------------------	----

Events of the Month

A Diary of Important Happenings...	99
------------------------------------	----

Finance and Commerce

Increase in Trade Largest in History..	79
Potato Importations.....	79
Census of Dairy Industries.....	80
The Bank Clerk's Revolt.....	80
Clearing House Returns.....	81

Good Roads and The Motor

PAGE

Enter the Concrete Roadway.....	73
Dependability: Why More People Will Adopt the Motor.....	74

In the Public Eye

Arthur Hawkes—A Character Sketch.	51
Men Who Are Making the West— (Character Sketch).....	54
Gladiators in the Quebec Provincial Elections.....	56
The New Grand Trunk President....	59
Augustine: The Engine of the Future.	60
Topical Cartoons of the Month.....	62

Points of View

Gripping Trade Monopolies.....	88
If Reciprocity Had Passed.....	88
McBride on the Navy.....	88
Nagging at Engineers.....	89
Genius Honored Too Late.....	89
Reciprocity Sized Up.....	89
Open Windows During Recess.....	89

Progress and Development of Canadian Towns and Cities.....

103-144

Pulse of the Press

Workmen's Compensation for Injuries	84
The Demand for Commissions.....	84
What Does the West Owe the East?..	85
Canada's Honor and the Titanic.....	86
Won't Stay Bottled Up.....	86
The Big New Liner.....	86
The West Will Win.....	86

(CONTINUED ON NEXT PAGE)

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Toronto, Canada

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CONTENTS—Continued

Real Estate and Investments	PAGE	Topics of To-day—Continued	PAGE
A Record in Building Progress.....	75	The Need for Scientific Colonization..	46
Four Months' Building Permits.....	75	The Workers and the Church.....	47
For Honest Advertising.....	77	The March of Surgical Science.....	49
Take Off the Tax on Builders.....	77	"Western Notes Due".....	49
Edmonton Has a Housing Problem...	78	Ontario's Peat Bogs.....	50
How Canada Makes Millionaires....	78		
An Uncertain Market.....	78		
Ten Minutes Interval		Transportation	
Spicy Things from Clever Pens.....	101	The Part of the Railways in Immigra-	
		tion.....	66
Topics of To-day		The Promise of Railway Development	71
The Modern Canadian. (Character		Port McNicoll Service Inaugurated...	71
Sketch).....	25	Railway Extensions.....	71
War Against War as a Business Move-		Vancouver Island Railways.....	72
ment.....	29	A Device that Might have Saved the	
The Titanic.—By Elbert Hubbard...	32	Titanic.....	72
Immigration: An Economic Factor in		Ten New C.N.R. Bridges.....	72
Canadian Progress.....	37		
The New Diplomacy and the Old Cun-		Views and Interviews	
ning.....	40	The Prime Minister on National Dig-	
War on Unmarried Men.....	41	nity.....	63
Afraid of Woman Suffrage.....	42	Hon. Geo. E. Foster on the Mad Rush	
Churchill's Navy Call: And Canada's		for Riches.....	64
Answer.....	43	"Simply Damnable".....	64
Canada Will Do Her Share.....	44	A Racy Talk to Vancouver Business	
Premier McBride on the Navy.....	46	Men.....	65
		In Praise of New Brunswick.....	81

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BUSY MAN'S LIMITED

79 ADELAIDE STREET EAST - - TORONTO, CANADA



THE BUSY MAN'S CANADA

Published Monthly in the Interest of Canadian Progress and Development

VOL. II

JULY, 1912

No. 6

Topics of To-day

HOW THE PANAMA CANAL WILL AFFECT CANADA

Vancouver will be made a great national open port, which will revolutionize the transportation of a great deal of Western Canada's wheat, which will go West instead of East. Also, the prairie provinces will get manufactured goods from Europe cheaper via Panama, which will affect Eastern manufacturers.

AT the instigation of the Calgary Board of Trade there is to be called in Calgary, on June 28 and 29, a convention of representatives of all Boards of Trade in Western Canada, including Alberta, British Columbia and Western Saskatchewan, for the purpose of discussing the probable effect of the Panama Canal upon Western trade, and to make such recommendations to the Government as the deliberations of the convention suggest as necessary to take full advantage of the opportunities furnished by the new trade route.

"The Borden government has decided to make Vancouver a great national open port, so that British Columbia and the prairie provinces can take advantage of the growing wealthy Oriental trade, and

also the opening of the Panama Canal," said Mr. H. H. Stevens, M.P. for Vancouver.

"The Dominion government has decided on a broad and comprehensive policy which will make of Vancouver one of the finest, if not the finest, port of the continent. A final plan will be decided upon, necessary to make a general survey of the harbor, and work will be started immediately.

"I expect the opening of the Panama Canal will revolutionize the transportation of a great deal of Western Canada's wheat, which will be shipped by Vancouver. On the other hand the prairie provinces will be able to get manufactured goods from England much cheaper by this route. The new treaty which Hon. Geo. E. Foster has negotiated with



H. H. STEVENS, M.P. OF VANCOUVER

the West Indies will, with the opening of the Panama, mean great development of trade.

"Before the harbor scheme at Vancouver can be finally developed, plans of control must be decided upon. This is a question which must be settled at once. Lower freight rates between the prairies and coast are imperative, where they must come."

The *Edmonton Capital* remarks that as every other port from San Diego north is already hopelessly tied up to railway corporations, this will mean that Vancouver will be the only port on the Pacific Coast north of the canal at which the steamships of all nations will be able to land and handle their goods freely, without paying tribute to the railways, whose interests lie not in making the canal trade a success, but in exactly the opposite.

"In this," says the *Capital*, "there is contained the promise for Edmonton that she will become the greatest city of

the interior, not only of Canada, but of the continent.

"Edmonton stands at the gateway of the best mountain pass between Panama and Cape Nome. In four thousand miles of mountain range, traffic could not find a better route across the continental divide, and added to this the advantage of a free port at Vancouver, there is the additional advantage that Alberta will supply the grain traffic which will draw to the Vancouver-Edmonton route the return freight from Europe demanded as a counterbalance to the grain trade.

"All this trade, not only for the Canadian prairies, but for a very large part of the United States prairies, must come through Edmonton, for the reason that the mountain grades will not permit it to go any other way, and that the United States railways have added to the handiwork of nature by placing additional handicaps upon all other ports except the port which will furnish the outlet for Edmonton traffic.

"If any corroboration of this is necessary it is found in the plans of the Hill lines, which are now proposing to build into the Canadian Northwest in order to connect up with what is destined to become the main highway of traffic across the continent."



Vancouver as a Grain Port

IN response to a request from Hon. George E. Foster, Minister of Trade and Commerce, a special committee of the Vancouver Board of Trade has been investigating the position and possibilities of Vancouver as a grain-shipping port, in view of the approaching completion of the Panama Canal.

The committee's conclusions, based on careful study of rail and ocean rates for Alberta and Western Saskatchewan grain, support the general view that

most of it is likely to find an outlet through the Pacific gateway.

In the face of such obstacles as high rail rates, lack of elevators, the necessity of sacking and inadequate shipping facilities, 750,000 bushels of wheat and 500,000 bushels of oats from the prairies have been exported via Vancouver within three years.

Mexico took most of the wheat, and the oats went to the Philippines.

The committee has endeavored to estimate what rail and ocean rates for grain should be, under conditions likely to be created by the use of the canal.

With all three Canadian transcontinental lines completed to Vancouver, the grades seldom exceeding those on the prairie, grain rates from Alberta points should be about 15 cents per hundred pounds, or 9 cents a bushel.

The present rate is about 23 cents, equal to 14 cents a bushel, which rate is

equal to the rate on Fort William, a distance 800 miles longer.

Rates westward from Alberta, if equalized with rates for a similar distance eastward, would be reduced 25 to 35 per cent. from present rates.

The cutting off of 6,000 miles of water carriage from Vancouver to Liverpool, that being the advantage given by the Panama Canal over the Cape Horn or Suez Canal route, should make a reduction in the ocean rate of 5 to 10 shillings per long ton or establish a new rate of about 13 cents a bushel.

The combined rate would probably not exceed 25 cents a bushel.

The *Toronto Mail and Empire* is of the opinion that as Vancouver is an all-year port, with a consequent saving in elevator storage charges, it is exceedingly improbable that the great lake route will be felt in Alberta as a competitor of the new Panama route.



Plan for the City Beautiful

THERE passed away the other day at Heidelberg, Germany, Daniel H. Burnham. By profession he was an architect, and a great architect. His specialty was modern office buildings; his hobby was Civic Beautification, or what we materialistic ones call Town Planning.

It was Burnham who designed and built the White City at the Columbian Exposition in 1893, the artistic beauty of which amazed and delighted the whole world.

A few of the buildings in America which owe to Burnham their being are: The Masonic Temple, Chicago; the Illinois Trust Building, and the Marshall Field Store; the Mills Building in San Francisco, the Ellicott Square Building in Buffalo, the Society for Savings Building in Cleveland, and the Flatiron Building in New York.

So far as tall buildings are capable of beauty in line and decoration, those of Mr. Burnham's were supremely successful.

The noble civic plan towards which Chicago is working was designed by Burnham; Cleveland owes to him its proposed Court of Honor; Washington is becoming more attractive through his advice and inspiration; Brooklyn and San Francisco are his debtors.

Burnham believed it was abundantly worth while to make a city an attractive place to live and do business in. And he left among other things this message, which every Canadian in every fast-growing town or big city run to seed can afford to take home and make a part of his creed as a citizen:

"Get the right start. Begin by making your people enthusiastic. Go after them and keep on going after them

by speeches, pamphlets, charts, and lectures. You must have the people behind you before you can do anything for a city. Show them that it pays in dollars and cents that a city should be beautiful. Do this and the rest will be easy."

And then he added this as a rider:

"The way to plan for an undertaking of this magnitude, is to look upon the city as a place of residence and a place of business for those who will come in the

future. This is the unselfish side and the side for those who are willing to sacrifice for the future.

"This does not mean a mere fad, a mere interesting thing which you should go into because you enjoy the novelty of it. It means that to-day men have arrived at a certain level of intelligence and having arrived there they inevitably desire to have good air, wide spaces, a place for the children to play in."



BRITISH MANUFACTURERS SEEING CANADA

Among the things they will see are the conditions from which the wonderful development of the country has sprung. Also the splendid opportunities there are for establishing branch plants in Canada—and the kindly sheltering wing of Protection.



BY THE EDITOR OF THE TORONTO MAIL AND EMPIRE

THE large and representative party of British manufacturers who are touring Canada are travelling leisurely and taking time to visit centres that are likely to have special interest for them.

In the portion of the country already covered they have seen on all hands specimens of the flourishing and diversified manufacturing industry that has developed in Canada.

They will be impressed with the conditions from which this development has sprung—conditions which for the most part are open for inspection by the observant visitor.

Eastern Canada's Advantages

Nova Scotia has an abundance of coal which can be distributed over the three Maritime Provinces and throughout the entire length of Quebec. The

whole of Eastern Canada, including Ontario, is dotted with natural water powers convenient to sources of raw material which can be utilized by Hydro-Electric power. The transportation system is of wide sweep and is being constantly improved. There is land enough in Eastern Canada to grow food for twenty times the population now living there.

When the visitors enter Western Canada they will be surprised at the magnitude of capacity for the consumption of manufactured products and at the comparative backwardness of manufacturing industry there. The consuming capacity of the West is not to be gauged by its population, which, however, is increasing by leaps and bounds.

As a whole, people of the West are exceptionally prosperous. They have land that is cheap as well as fertile.



How Western Towns advertise themselves. This is a grain exhibit made by the Macleod Board of Trade, Alberta, advertising the advantages of one of the best districts in Western Canada.

The average farmer in the prairie country cultivates many acres more than the average farmer in Ontario, and has developed a farm economy of his own, an economy which calls for a liberal expenditure on outfit, including steam plows and motor implements. The West offers a large field for products manufactured in Eastern Canada.

How the Railways Grow

Canada is extending its railway system at an astonishing rate. In the last four years 3,000 miles was added to the Canadian railway lines under operation. At the present time the mileage is being increased at a much greater rate. Settlement and industrial development not only keep pace with the expansion of railways, but greatly outrun it.

Besides the large fund accumulated in Canadian productive operations every year and reinvested as capital, there are capital imports amounting to about \$200,000,000 per annum over and above a sum at least half as large that is brought into the country every year by fore-handed immigrants.

When they contemplate these and other advantages, of which tariff protection is not the least, the British manufacturers now visiting the country may well be moved to consider the advisableness of taking a leaf out of their competitors' book across the border and establishing branch plants in Canada.

Notwithstanding that the United States keeps on increasing its exports of manufactured goods to Canada, its manufacturers are every year adding

largely to the number of branch plants already located here. British manufacturers have at least as large motive and inducement for doing so as manufacturers across the line have.

Our Expanding Market

Our neighbors have keen insight and sure foresight into economic developments in this country. They perceive that its market is at present expanding more rapidly than any other market in the world. It is growing by the process of making annexations from external markets—that is, by drawing into its population every year hundreds of thousands of people from other countries, people who in many cases had been insulated from Canadian trade by high tariffs. They are now efficient domestic consumers of manufactured articles that are for the most part of domestic production. And Canada is just in the beginning of her wonderful career.

The Manufacturer's Friend

If British manufacturers do not take kindly to the American idea of establishing branch plants in Canada, they should at least make the most of the advantage the tariff preference gives them. This country, though it has built up a great manufacturing system of its own, is still a large importer of manufactured goods. If British manufacturers were as enterprising in their methods of competition as their rivals across the line are, no small part of the Canadian trade that now falls to our neighbors would go to British firms. The present tour may lead to material changes for the better in the business methods of British firms seeking customers in Canada. Some pains may be taken to study the special needs of this market and to adapt the British supply to the Canadian demand. British exporters will find it to their advantage to take the trouble to make out their price quotations in Canadian currency and to cover

charges all the way to the point of delivery in Canada. When the Canadian buyer knows the precise amount in dollars and cents for which the British goods would be laid down to him at his railway station, he will be in a position to decide for or against giving the order to the British house, for he not uncommonly has the price of an American house and of a German house quoted in the same terms.

When the Panama Canal is finished, as it will be two years hence, British goods will have a cheaper approach into British Columbia and Alberta. Possibly by that time an arrangement of mutual preference may be established between Canada and the Mother Country. In making their present exploratory tour of the Canadian market these British manufacturers have not erred in the way of taking time by the forelock.



"Heretical Free Trade Ideas"

THE *Toronto Globe* remarks that the British manufacturers are welcome to Canada, even if they bring with them heretical free trade ideas. Ideas are not yet taxed.

"If the British manufacturers want to see what is beneath the veneer let them propose free trade within the Empire," says the *Globe*. "They will speedily discover that free importation of British goods would be just a little less objectionable to Canadian protectionists than free importation of goods from the United States. Even Liberals could not favor free trade because of revenue considerations, and because it takes much longer to cure the hurt of protection than to inflict it.

"It was the Liberal party, however—a party it pleases the Imperialists to regard as disloyal—that introduced the British trade preference. It was the flag-waving Tories that fought against

preference and who would abolish it to-morrow if they dared.

"And the Liberal party when it returns to power may find that the only effective way of securing a further removal of tariff burdens lies in the direction of an increase in the British preference.

"The visiting manufacturers will hear a great deal during their stay about the peril from which the Big Interests rescued Canada last fall. They should understand that the men who shouted

themselves hoarse for 'Canada and the Empire' with the object of preventing an increase of Canada's trade with the United States, would with as little hesitation yell 'Canada for the Canadians' if there were any serious danger of the lessening of their protection by a reduction of the tariff on British goods.

"That is the very essence of the trade situation in the Dominion to-day. Nicely rounded periods about our common heritage should not be permitted to obscure the truth."



PUBLIC CREDIT FOR THE SETTLER

The C.P.R. sells ready-made farms to settlers who will pay \$100 down and provide live stock, the company getting payment on a crop basis. Thus the C.P.R. puts land and improvements worth \$6,000 against, not the farmer's capital, but his ability to make good. The provinces of New Brunswick and Nova Scotia are following the lead.

NEW Brunswick and Nova Scotia have passed legislation to promote the re-creation of agriculture in those provinces by financing the farmer with cheap money.

The East has therefore given Canada a lead in progressiveness; and it is significant to find this subject dealt with on these lines in Mr. Hawkes' report on Immigration. He says: "The financing of settlement as a function of government now seems to be inevitable. It contains nothing revolutionary in principle. It would be difficult for those whose railway dividends are founded on government guarantees and subsidies to oppose the application to Canada of a principle that is operating in the United Kingdom, Australia and New Zealand, and is about to be applied to South Africa.

"It may be objected that it is unfair to afford to present day pioneers facilities

that were not available for heroic old-timers. The objection might be good if you refused to give a new district a railway because your grandfather had none when he started his farm.

"The governing factor in the use of public credit is the object to be achieved, and not the incidental advantage that may alight on an individual here or there.

"The object of immigration and land settlement being the increase of population and commerce for the whole country, it is clear that the advantage of any new departure in land settlement must not be confined to people who come from outside.

"It would be foolish to make an Elder Brother of the Native Son. The fatted calf should not be reserved exclusively for the former inhabitant of a far country.

"If, in the use of the five million dollars voted by Ontario, it is decided to advance money for prepared farms, holding the

land as security till the obligation is wiped out, the offer should be open to, say, a workman in Toronto or Brantford who desires to own a farm.

"His removal to New Ontario will be just as surely an immigration as the arrival in New Ontario of a man from Ayrshire; for he will have left a gap in Toronto or Brantford for a new immigrant from Ayrshire to fill.

"An exclusively government scheme of land settlement must be under certain disadvantages.

"The growth of communities is so intensely human an affair that in promoting it a more intimately human note is necessary than can be struck by a purely government department.

"The effective method must be sought in a combination of public and private enterprise—the substantiality of government partnership, and the warmth and camaraderie of the barn-raising and the quilting bee.

"If settlers must come from beyond the seas, if their ultimate market is in the country from whence they came, and if capital is available in that country for the development of settlement, there is every reason to devise means for attaching the immigration to the capital and the capital to the immigration. The farm is greater than the railway station.

Help the Settler as Well as the Railway

"If the success of a railway guarantee depends absolutely on the agriculture of the district through which the railway runs, there can be no fundamental reason why capital should not be available for developing the agriculture with a similar guarantee to what is given the railway; the land, like the railway, being the immediate security for the loans. It would scarcely be popular to contend that the farmer is less trustworthy than the railway director.

"In preparing either for new settlement or for the re-creation of settlement, the time is opportune for estimating and providing for the establishing of living

communities as scientifically as the treasury calculates the revenue from the death duties and the expenditure on the suppression of blind pigs. *It is as much a public work to create a community in the bush, or to re-create a district that has suffered through agricultural ignorance, as it is to build a dam or subsidize a steamer.*

"The guaranteeing of a railway has the initial advantage of securing capital at a low rate of interest. The guaranteeing of settlement will do that for the settler, and much more. *It will, by the control and co-operation that will be provided for at the beginning, prevent the species of speculation which is inimical to the country, because it saddles the cultivation of the soil with heavy capital charges which retard the farmer's progress.* The farmer will be able to prosper without the burden of excessive cost of his land.

"Capital, co-operation and control are the three requirements of scientific land settlement in definite areas—whether in new or old countries

"In years gone by attempts have been made to organize local colonies with indifferent results, but with very clear evidences, which need not be discussed here, as to the causes of failure.

"It is said that the individual immigrant must have capital as a *sine qua non* of his being entrusted with land for which public or private credit has been pledged. That this is a defective idea has been proved by experience already gained in the ready-made farm movement.

Example of the C.P.R.

"The Canadian Pacific Railway has placed ready-made farms in Alberta at the disposal of settlers who would pay \$100 down, and provide themselves with stock and provisions, the company looking for payment only according to the crop returns, spread over several years. The decisive point in the allocation of the farm is the capital of the farmer.

"The Canadian Pacific Railway stacks up 160 acres of land worth \$3,200, and improvements that have cost \$2,800, against what? Against, say, the \$2,000 the settler brings? Not really. The Canadian Pacific Railway stacks up money and assets to the tune of \$6,000 against the farmer's ability to make good.

Compared with that crucial quantity the difference between the Canadian Pacific Railway financing the enterprise to the extent of \$6,000 and doing it to the extent of \$8,000 is a mere nothing.

"The Canadian Pacific Railway would do better to obtain a worker who is accustomed to the land, who has a family that expects to work, and put them on the land, letting them work for the farm instead of for weekly wages, and controlling them till they have mastered new conditions, than to put the place at the disposal of a man and his family who have been accustomed to having somebody else to do the hard work for them, and whose possession of capital may hinder rather than help their readiness to become Canadianized.

Where to Look for the Right People

"The place in which to look for the right material to re-create Canadian Canadian farms is not only the comfortable farmhouse of Britain, but also the allotment gardens in which toilers compete against one another for prizes at the Cottage Gardeners' Show.

"These men are thrifty, in love with the soil, ambitious and not afraid to work after six o'clock. Their wives and families exhibit in the home the qualities that make them succeed in the garden. I speak with confidence on this, having had many years' intimate knowledge of this class of emigrant material.

"Take a concrete example of the work that a provincial immigration and land settlement service might do:

"There are districts in the Maritime Provinces in which land and buildings can be bought at very reasonable prices,

and on the inherent profitableness of which Principal Cumming of the Truro Agricultural College would risk his reputation.

"Let a group of ten, fifteen, twenty farms be selected and regarded as one cohesive proposition, as the Canadian Pacific Railway regarded the Bow River Valley, when it set about converting it from a ranching to a farming locality.

Borrow the Money and Buy the Farms

"Let the farms be bought, either with money borrowed by the province, or by an approved settlement company to which a fixed interest is guaranteed by the province.

"Let the lands be brought into scientific farming under the control of a board, of which a man of the stamp of Principal Cumming would be managing expert, with the condition that each farm would be cultivated by the family that would presently own it, under a system of payments worked out with some of the precision with which premiums are determined, and which makes insurance a scientific triumph over all the myriad chances of disaster in this mortal life.

"Let the man in immediate charge of the scheme work one of the farms while he directs the rest. Let the marketing of produce be economically arranged for and you have secured a combination of capital co-operation and control.

Money and People Both Available

"The money for such a scheme of land settlement is available in Britain, and the people are available too—people who can be controlled.

"No vast expenditure is required, no imposing scale of transference can wisely be contemplated. Small nuclei of progressive settlement are needed in which local public spirit can find scope for public service—such service as would render it impossible for so eminent a Canadian as Dr. Parkin to say, as he did recently, to a public meeting of the Colonial Institute in London, that there

was nobody equal to the farmer of his native province in the art and practice of skinning an immigrant.

"In connection with immigration plans involving the sale of land to settlers for actual cultivation, it may be well to repeat that it is necessary to prevent the

speculative element, and that it will be to the interest of Canada for the Government to give to schemes that may be promoted by private individuals in strict accordance with its own policy, such sanction as will keep the unscrupulous speculator out of the British market."



Fallacies Concerning the Right to Strike and Lock-out

WITH the air full of the echoes of strikes past and of rumors of strikes to come, employers and employees alike may read with profit an article in the *Hibbert Journal*, by Dr. Robert A. Duff. "Its language is temperate, its reasoning cogent, and its presentation of the entire subject of strikes is characterized by sound common sense," says the *American Review of Reviews*.

Dr. Duff clears the ground by the observation that "it has to be said, in view of the claims frequently made by masters and men to have an absolute right to work or not work at their discretion, that such a claim is without warrant from the state."

For there are no single or separate rights in single persons or in combinations of persons which give them an absolute title to act in this way or that. All rights that may be enjoyed within a state form a system or unity. They are dependent on one another, limited by and effective through one another. . . . I have no right to act in a way which will lead to the disintegration of society. . . . Even though property is in the popular sense my own, there are many uses of it which I am not entitled to make. For example, I may not buy a war-vessel with it, nor use it to bribe a magistrate, or to procure a false witness, or to support a rebellion or a crime, or to erect houses contrary to the Buildings Regulations Act, or to set up an obstruction on the highway, or to print a libel. And what is true of property is equally true of life and working power. . . . From this it follows that no individual or combination of individuals can have even a *prima facie* claim to act according to their

own discretion, unless they can show that the general interest will be better served by allowing such discretion.

These "semi-philosophical or common-sense remarks" are made by the writer "because one hears so much loose talk indulged in by both masters and men to the effect that the state has no right to interfere in trade disputes. For this contention, he says, there is no ground.

The state has a right—and not only a right, but a duty—to intervene (or, if you like, to interfere) when its own unity, strength, and security are involved, compromised, or endangered.

The right to strike has been defined by a zealous defender of it as "the right to demonstrate the value of labor by withholding it." This definition is inadequate, "because both in theory and in practice a strike involves much more than a withholding of labor."

First of all, it is a *combined* or *organized* stoppage, and involves concerted common action on the part of a considerable number of persons for a single end. This puts it at once on a different plane from the liberty to work or not work which the law allows to each individual. . . . A is at liberty to sell or to refuse to sell food to Y. So also are B and C and D, etc. And the state can allow this liberty because it is on the whole in the interest of each. But if A, B, C, D, etc., combine to refuse to sell food to Y, Y may justly ask the state to compel them, as their combination is a negation of his very existence. Or again, though each of us has liberty to walk along the street, if ten thousand of us agree to go in solid procession through the streets, we may lawfully be forbidden to

do so. Or though each of us is at liberty to stand at a shop window, or door, it does not follow that a thousand of us have the right at one and the same time. Or, if anyone is at liberty to ring your bell, it is not intended that a thousand people should. . . . In a meeting each man is at liberty to speak, but we are not at liberty to combine and all speak at once, else there will be no meeting.

As to the element that enters into both the theory and practice of the strike—namely, the claim that no one else shall do, or be allowed to do, the work of those who go on strike—Dr. Duff says: "This distinguishes it from every voluntary discharge. The men stop work, but they do not intend to give up the work."

When the strike is over, they not only demand to be taken back, but to be taken back as a body. . . . Every nerve is strained to see that those who have hitherto done the work shall not be replaced by newcomers. Now consider what this involves. It means that if those who carry on a particular service decide either that they will no longer carry it on, or that they will only carry it on under conditions for which they stipulate, then the community must go without that service until they please or until their terms are granted. . . . A claim of this nature is obviously little removed from taking society by the throat. For it means that each section of our very complex industrial organization will be wholly within the control of any small body of men. And not only each section, but the whole industrial life of the community; for the whole would in a few days or hours come to a standstill if any one of a hundred trades or occupations were to be wholly stopped.

Referring to the suggestion that has been made, that state ownership of railways would be a remedy for railway strikes, Dr. Duff negatives the idea. From the employees' point of view, it is doubtful whether the workers' position would be improved; for the first thing to disappear would be the right to strike. "Any refusal to work under the conditions imposed by the state would be a criminal, and probably a treasonable, act, punishable by fine and imprisonment." Setting aside state ownership as no solution, continuing his argument, Dr. Duff asks:

Should we begin to reconcile ourselves to the idea that the vital necessities of our national existence are at every moment at the mercy of what each section of the workers or the employers may think to be their rights or their due reward? Or is this a condition of things fraught with peril to the interests of all? . . . Can any class enjoying unchecked power be trusted to be a fair and just judge in its own cause?

And he makes this strong point: Supposing the community to be satisfied that a strike or lockout is unwarranted, what power has it to make its opinion operative? At present, none. The community has managed to "muddle along" without such power because strikes were seldom universal, and the sympathetic strike was not preached or practised. These conditions are now changed. The "sympathetic strike tends to widen infinitely the area to which the paralysis extends." And capital will not be slow to use the devices of labor, if only in self-defence, and it will be forced to grasp and wield them in earnest; for this is a game at which one party can play as well as the other.

Dr. Duff inquires whether it would not be well, before this comes, for the workers to ask themselves seriously whether the paralyzing of industry can bring them aught but suffering and loss. After all it is pure coercion, "reckless of all consequences, like presenting a pistol at a man's head, or starving him into compliance with your demands. You may do this once, but he will take means to see that you shall not do it again." It is "not by coercive measures that better relations are established, but by seeking out the real causes of the difficulty." It is only in this way, says Dr. Duff, that a solution can be reached.



In order to succeed, it is much more desirable that a young man should have push than a pull. In fact, plenty of push is vital to success in these seething times in which we live.

HOW CANADA ESCAPED CIVIL WAR

An interesting bit of history concerning the Riel Rebellion, when Sir John Macdonald dared Chapleau, as Secretary of State, to resign and bring on bloodshed between two races; and Chapleau withdrew.



LE CANADA, of Montreal, recently published an article headed "Souvenirs of 1885," the same being attributed to the pen of Hon. Rodolphe Lemieux.

Speaking of the death of Riel, *Le Canada* said: "Chapleau was to have resigned. As a matter of fact he sent in his resignation to Sir John Macdonald, and the question is, what induced him to withdraw? We must risk a reply, but we must be just to the dead."

Commenting on this *La Presse* says: "We know what took place on the night of Nov. 16. Chapleau had, as a matter of fact, placed his resignation in the hands of Sir John, but why did he withdraw it?"

"Here are the facts: When Chapleau, as Secretary of State, said he would not approve of the execution at Regina, and that he would have to go against his leader with his Province of Quebec, Sir John replied very coldly and with the greatest possible determination in his voice: 'All right; stay with the Province of Quebec; but I will remain with the Province of Ontario, and before a month blood will flow in this country, as there will be a civil war. Will you accept the responsibility?'"

La Presse continuing, says: "Those who took part in the events of 1885, know that Sir John did not exaggerate the situation, as it only required a movement of this kind and the two races would have been at each other's throats.

"As for the responsibility, Sir John Macdonald accepted it, and it was up to Chapleau to decide what he was going to do.

"More human and conscientious than

Sir John, Chapleau asked time for reflection. He left the office of the first minister and wired several friends to come to Ottawa without delay. They did not reach the capital until the following morning, and they found Chapleau walking to and fro in his office, not having slept a wink during the night.

"My friends," he said, "I wanted to consult with you, but it is now too late. I thought the matter over all night and I have decided that I have no right to take the responsibility of civil war in this country, and I withdrew my resignation before you arrived for fear you might persuade me to change my mind."



People's Memories and the Weather

THE lateness of the spring and the coldness of the weather has been much commented on by the press and the people. Most of us have talked of it as quite out of the ordinary. But the *Ottawa Citizen* moves an amendment and reminds us of a few things.

"It is remarkable," says the *Citizen*, "how short the memory of the average person is in regard to the weather conditions from year to year. A despatch published on Saturday from Niagara Falls states that a few flakes of snow fell there and mentions it as something unheard of even by the oldest inhabitant in this province.

"About June 24, 1909, there was snow in the air in Ottawa and other places throughout Ontario. Of course, it was not what could be called a snow-

fall, but the snow was visible in the air, though it melted as soon as it touched the ground.

"The present spring and summer is also being referred to in the press as something phenomenal, when, as a matter of fact, it is not so.

"It is true that there are wide fluctuations from year to year in the breaking up of winter and the coming of summer, but these fluctuations seldom injuriously affect the crops. As a matter of actual fact what is called a late spring is usually better for the crops, at least in Eastern Canada, than an earlier spring.

"In 1907 there was quite a heavy snowfall on the 10th of May. The first day on which it was safe to go out without an overcoat was May 24th, and as late as this, the season was equally backward as far as the general average of warmth was concerned.

"In 1909 the weather was wet and cold

practically up to the last midweek in June.

"In 1910 there were butterflies in Rockcliffe Park on March 25th and the air was as balmy as a day in June.

"In 1911 the mercury was down below zero during the first week in April and there was one and a half feet of snow on the ground. Within a week the snow disappeared and by the 1st of May the weather was as hot as summer and continued very hot and dry throughout that month. The average temperature for the month was abnormally high.

"This year the snow went away late and the temperature has been below normal up to the present date, with an abundance of rain.

"With such a variation in the course of five years it is scarcely in order for even the oldest inhabitant to pronounce an opinion as to what is the average spring weather in Canada."



THE CANADIAN SPIRIT

It shows up in our Canadian Clubs, which work together for the common good of the Dominion and have given Canada pretty nearly a genuine democracy. They have brought the people together and cemented the industrial interests, obliterated party lines, destroyed sectarianism, and made the people acquainted with each other.



BY ELBERT HUBBARD

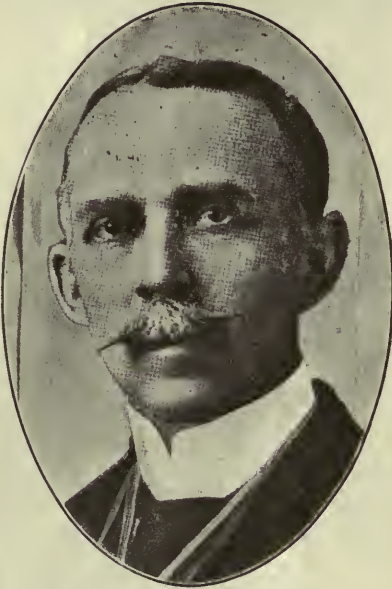
THERE has arisen in Canada, within ten years, a distinctly Canadian spirit. The crystallization of this spirit sprang from an unspoken idea in the mind of one man. This one man was Charles R. McCullough, of Hamilton, Ontario.

In the year eighteen hundred ninety-two, there existed in New York a Canadian Club, made up of men born in Canada who had gone to New York to

seek their fortunes. This Club was a social affair, and at first had merely an annual meeting, where a spirit of gentle jinkstide prevailed. McCullough, down at New York, met with this Club.

Suddenly an Idea seized him!

So McCullough said, "If they can have a Canadian Club in New York, why can't we have one in Canada?" He returned to Hamilton and organized his Club, with a dozen members.



CHAS. R. McCULLOUGH
Founder of Canadian Clubs

The idea was to consider and discuss things that were of importance to the health, wealth, and general betterment of the Dominion.

The Club grew, and a similar Club was formed in Toronto. These two worked together. Then came Montreal and Quebec, and so the idea spread until now there are more than one hundred Canadian Clubs. Every city and town of any size in the Dominion has its Canadian Club.

These Clubs are made up of men in every line of legitimate business. The trades, the arts, the professions are all represented. Any man who is earning an honest living and is adding to the well-being of his community is eligible.

In some cities an endeavor has been made to build a home for the Canadian Club; but in order to keep the institution a pure democracy and moving on simple lines, the idea of the Clubhouse has been made taboo.

The Club meets once a week at noon for a very simple lunch, which costs the member, say, fifty cents.

If some speaker of prominence and worth, who is travelling through, can be secured, so much the better. But if not, some member of the Club reads a paper or makes a speech, and anything that relates to the well-being of the Dominion is considered.

The Canadian Club idea has spread until it forms a veritable Zeitgeist and represents a solidarity.

These Clubs are now federated and work together in many ways for the common good of the Dominion. They have brought the people together, and especially cemented the industrial interests, obliterated party lines, destroyed sectarianism, erased denominationalism, and made the people acquainted with each other to a degree which no other movement of modern times has equalled.

The national spirit in Canada owes its birth to the Canadian Clubs. Also, it might well be stated that much of the prosperity which the Dominion is now enjoying traces to the same fertile and fecund source.

The Advertising Clubs

The nearest approach we have in the States to the Canadian Club is the Advertising Clubs. But these, as yet, are wearing knee-breeches. Yet the idea is growing, expanding, and is bound to be an untold source of good. Every good thing begins as something else.

James Bryce, in his *American Commonwealth*, called attention to the fact that American municipalities were governed by the worst in the worst possible way. We elected a Mayor and a Board of Aldermen, but over them there was no supervising body. They were accountable to no one, and the little men we elected, occasionally got drunk on power. No single individual could call the Mayor and the Common Council to order nor compel them to make an accounting. Their answer was simply a loud guffaw. Power unrestrained develops into tyr-

rary. Also, the open cash-drawer and no system of checking and auditing is bound to breed corruption.

If the people are to rule they must be banded together in some way so as to express their opinion and bring their influence to bear upon their public servants. Otherwise, the servants will think that they own the institution, and will act accordingly.

The Canadian Clubs exert a distinct influence over all public officials. The Clubs, being strictly non-partisan, reflect the will of the people and bring this will to bear on the public servants. This applies not only to the municipal governments, but to the general parliament as well. A government that is not audited and supervised by Public Opinion is always corrupt.

In the United States the idea of the commission form of government is growing rapidly, but the commission form of government without a supervising board is bound to end in disappointment. This supervising board must not be made up of members of any one particular party. The whole people must

express themselves and focus their attention on their Commissioner, who is really the general manager of the public business of the town.

What we need now is to arouse the people in the United States so that the Ad Clubs, or some similar federated band of citizens, shall be able to bring their influence to bear on Congress. To send our friends down to Washington in the hope that they will do their duties nobly and well, without counsel or assistance from those who sent them there, unselfishly and for the good of all the people, is quite absurd. You can not slip the bridle off your horse and turn him loose on the track and expect him to run a race. Both the curb and the spur are needed.

In any city of the world let from one hundred to a thousand of the representative citizens meet fifty-two times a year for an open discussion on public matters, and you get a governing body before which grab and graft are impotent.

The Canadian Clubs have given Canada pretty nearly a genuine democracy.—From *The Fra*.



THE MARRIAGE LAW DECISION

That Parliament has no authority to enact the Lancaster Marriage Bill, and if it had the authority it would have no need to use it, is the Court's answer to the Government's questions.



THE Supreme Court has decided that the Lancaster marriage bill is beyond the competency of Parliament.

It has further decided that the law of Quebec, as it now exists, does not invalidate a mixed marriage or a marriage between two Roman Catholics performed by a Protestant minister.

The Court further decided that if the Quebec law had declared such marriages,

or either class of them, invalid, Parliament would be without authority to validate them.

In short, the decision nowhere indicates any control in the Dominion Parliament over the various Provinces such as would be vindicated by the enactment of a civil marriage law. The Court, however, was not asked to decide whether a civil marriage law for the Dominion would be valid.

By inference the Court has decided that the *ne temere* decree is not a part of the civil law of Quebec, but it is not plain that the power to incorporate its provisions in the civil code is denied to the Quebec Legislature. The Court, however, was not asked to rule on this point.

The judgment may be reversed by the Privy Council, provided that body consents to pass upon a hypothetical case and to answer academic questions. Should the Privy Council sustain the Supreme Court or decline to review its decision, Parliament will have to obtain the necessary jurisdiction.

What the Questions Were

The questions submitted to the Court by the Dominion Government were three in number. In the first it was asked if the Parliament of Canada has authority to pass the bill. In the second it was asked if the law of Quebec renders null and void, unless contracted before a Roman Catholic priest, a marriage, otherwise legal in that Province, between persons one of whom is a Roman Catholic, or both of whom are Roman Catholics.

In the third question it was asked whether, in the event of the second being answered affirmatively, the Parliament of Canada can make legal and binding any Quebec marriages that are so invalidated.

All three questions were answered in the negative. That is to say, there was a majority of the Court of the opinion that Parliament is not competent to pass the bill; that in Quebec a marriage between two Roman Catholics or between a Roman Catholic and a Protestant is not rendered void by the circumstance that it was not contracted before a Roman Catholic priest; and that if such marriages were so rendered void the Parliament of Canada could not pass an Act to make them legal and binding.

The purpose of the Lancaster Bill was to put beyond question the validity of all marriages solemnized before persons having authority to perform any ceremony of marriage. Where a clergyman's authority to perform the marriage ceremony as between people of certain religious beliefs is undisputed, the bill would make equally good his authority to perform the ceremony between people of other religious beliefs.

The reference will now pass on to the Privy Council in Great Britain, which may decide that the Parliament of Canada is competent to pass the Lancaster Bill.

In the opinion of the *Toronto Globe* the judgment of the Supreme Court narrows materially the ground of controversy and points the way to a final settlement.

"It removes altogether the issue upon which public interest was largely centered," says the *Globe*, "for Sir Charles Fitzpatrick and Mr. Justice Anglin, who are Catholics, join with their three Protestant colleagues, Sir Louis Davies, Mr. Justice Duff, and Mr. Justice Idington, in stating without qualification or evasion that the *ne temere* decree has no more force or effect in Quebec, so far as the civil law is concerned, than in any other Province, and that Protestant ministers have the same right as priests of the Roman Catholic communion to officiate at "mixed" marriages. Hereafter, therefore, any person suggesting that a Catholic who has been married to a Protestant by a Protestant minister is not married at all in the eyes of the civil law is liable to be dealt with as is any other slanderer."

The *Globe* points out that the Government of Canada is a Federal Government that will ere long have its hands full attending to the great national affairs of many millions of people scattered over a wide expanse of territory. "It should leave affairs such as the issue of marriage licenses and the authorization

of persons to perform the marriage ceremony to the Provinces, which, under the Confederation pact, have control of all questions of "property and civil rights," unless it is clearly shown that the Provinces are doing injustice by the adoption of laws that favor one religious body at the expense of all others. If the law of Quebec is what the Supreme Court says it is, there is no need for any amendment of the British North America Act."

"It would have been better in every way," says the *Toronto World*, "for Parliament to have asserted jurisdiction. Parliament should declare the law and let the courts interfere at their peril. The representatives of the people should not go cap in hand to judges asking permission to legislate. Neither should the political responsibility of the government be passed on to the courts."

"If we keep running to the courts for every whipstitch of legislative power we will encourage the growth of those conditions which have led the United States into a veritable quagmire."

Mr. Lancaster's Views

Mr. A. E. Lancaster, K.C., M.P., the framer of the Marriage Bill, had this to say about the Supreme Court's decision:

"The principal purpose of my bill, and the evil in the country which I sought to remedy (as I explained in Parliament at the time), was to remove the doubt and uncertainty heretofore cast by the courts of Quebec on the validity of marriages performed before a clergyman where his religious faith differed from that of the persons contracting the marriage, and to declare such marriages to have legal status; in other words, that no question of the parties' religion should have anything to do with the validity of a marriage otherwise legally contracted."

"If the Privy Council confirms in its entirety the opinion of the majority of the Supreme Court, as I understand to have been pronounced, then the doubts

caused by these Quebec decisions will be removed, and the status of all persons so married and their children will be settled and fully established, and my legislation may not then be necessary, the object of my bill being then accomplished and the evil removed."

Why Appeal It ?

It strikes the *Toronto Sunday World* as quite unnecessary to take the Supreme Court's decision on the Lancaster Marriage Bill to the Privy Council.

"If the Supreme Court decision has made the Lancaster Bill or any marriage bill unnecessary," says the *Sunday World*; "if the law of Quebec after all differs in no way from the law of any other Province respecting the solemnization of marriage; if the Ne Temere lion is really chained up by the Supreme Court and the little boy and girl on their way to school so touchingly portrayed in one of the daily newspapers are free to get married immediately—why go to the expense and trouble of having an appeal carried to England ?

"Why should the Government employ lawyers to upset a decision so satisfactory ?

"The Province of Quebec is quite satisfied with the judgment and has no intention of appealing. The Dominion Government, we are told, has achieved a great victory and has won every point; then why is it appealing ?

"It reminds one of the young lawyer who showed great irritation on meeting the judge after court had adjourned for the day. The judge expressed some surprise, saying:

"Did I not decide the case in your favor ?"

"That's what I complain of," answered the lawyer, "I wanted you to decide against me so I could win the case on appeal."

"Not having a government for a client the lawyer could not get any further fees by trying to upset a judgment in his own favor."

MARRIAGE AND DIVORCE IN THE FUTURE

Earl Russell, who believes that the greater the freedom the greater the virtue, comes out for some radical departures from the old lines, such as: Divorce to be granted for every case which destroys the home and renders true marriage impossible; complete equality for men and women; all remnants of ecclesiastical procedure and practice to be abolished; local tribunals for people of moderate means.



By W. B. THOMPSON

IT is safe to say that no Royal Commission report for many years has been looked forward to with so much public eagerness as that of the commission that recently sat to investigate the working of the divorce laws of Great Britain.

At such a time, therefore, Earl Russell's book 'Divorce' has a piquant interest.

Earl Russell is a reformer, one who believes that the greater the freedom the greater the virtue. He has expressed these opinions in more than one bill that he has introduced in the House of Lords since 1902, and also, he stated them at length in his evidence before the Royal Commission.

Summarized briefly, the evils of the present system of divorce law and the remedies as noted by Earl Russell are as follows:

The Evils of To-day

The Evils—1, Divorce is denied for all causes except misconduct, although they may be such as render married life impossible.

2. The present law has grave inequalities between men and women.

3. The procedure, practice and traditions of the present divorce court tend to the denial of divorce in numerous cases where continued co-habitation of the spouses is impossible.

4. Judicial separation is not a remedy, but an incentive to immorality.

5. The remedies of the existing court are denied to the poor on account of its central character and expensive proceedings.

The Remedies

1. Divorce to be granted for every case which destroys the home and renders true marriage impossible.

2. Complete equality for men and women.

3. All remnants of ecclesiastical procedure and practice to be abolished.

4. Judicial separation to be abolished.

5. Local tribunals to be established for persons of moderate means.

Now the average-minded man will scent danger in the very first of these remedies, and he will find his fears realized in the author's forecast of the marriage state of time to come.

In the future, says Earl Russell, we may hope that public opinion will regard misconduct as disgraceful for the reason that, in addition to being antisocial, it will be unnecessary and inexcusable. Moreover, the present revolting trials in the divorce courts will disappear. We shall no longer have the hired and unreliable evidence of maids and butlers who have been incited to spy upon their masters and mistresses;

there will be no more private detectives suggesting impure thoughts to maid-servants about their mistresses and corrupting a whole household, or even, as in a recent case, themselves inventing the evidence.

Dissolved for Desertion

On the contrary, Earl Russell continues, it cannot be doubted that in nearly all cases the charge made will be simply one of desertion for the statutory period, and the court will proceed upon the bare proof of that fact to dissolve the marriage of the parties and to re-adjust their pecuniary relations. Among the poor the effect will be even more deeply felt than among the rich, and that not only by the establishment of local courts in which their cases can be heard, but also owing to the simple character of the evidence it is necessary to give.

Under Earl Russell's proposals a wife whose husband has deserted her to live with another woman, but who is too poor to take proceedings for divorce, would be enabled to charge her husband with desertion in the local country court, "and no evidence save that of herself and her mother would be required, so that the whole matter could be disposed of for two dollars at the outside."

"Finally," says Earl Russell, "the effect of such legislation will be that men and women will be free in their marriage relations: free to maintain them so long as the bond of love and mutual affection unites them, and free to get rid of their fetters when such a state of affairs has arisen as makes it either degrading or impossible to continue a joint married life.

Compulsion Not Essential

"Nor need it be supposed that there is any compulsion upon married persons to avail themselves of the relief which they do not desire.

"The injured wife may still forgive her husband's infidelities or his violence

if she thinks fit to do so; the husband whose wife has left him may still reclaim her allegiance and her love if he has the desire and the power.

"A patient and devoted husband may wait as many years as he will for the recovery of his wife from insanity, while a loving and devoted wife is not prevented from again receiving a husband who has long deserted her, or who has served a long term of imprisonment.

"It is only in cases where the parties themselves feel the hardship to be intolerable that they need or that they will seek the assistance of a court of law to dissolve officially a tie which has ceased to have any meaning for them. Marriage will then become a real thing."

Earl Russell quotes some interesting extracts showing the causes for which divorce is granted in various countries. The following are some of the more striking:

Bavaria.—Condemnation to imprisonment for ten years; marked enmity; dislike and aversion after separation has been tried.

Belgium.—Condemnation to infamous punishment; unwavering and legal expression of parties that their common life is intolerable.

Denmark.—Incurable insanity; leprosy; penal servitude for three years.

France.—Conviction for crime over five years.

Germany.—Disease; insanity, but not idiocy; confinement for crime to fortress; drunkenness and incurable extravagance; insuperable aversion.

Saxony.—Change of religion.

Servia.—Treason; ascension from Christianity.

Sweden.—Mutual aversion; prodigality; drunkenness; violent temper; sentence to loss of civil rights.



The house can get along without you all right; but if you are really on to your job the house will never think so.

PLAIN TALK ON OUR ENORMOUS FIRE WASTE

The total cost of fire in a year almost equals half the cost of the year's new buildings.



AT the recent International Municipal Congress, Mr. H. H. Glidden, in discussing the reduction of the fire waste, handed out thoughts which might burn holes in many coats in Canada no less than in the United States. Here are a few of them:

"The direct loss by fire in 297 cities of the United States having a population of 20,000 and upward, during 1910, with total population 29,996,723, was \$71,559,097—a per capita loss of \$2.35, as against 45 cents per capita for 1910 in thirty-five similar cities of England, France, Germany, Ireland and Norway, having over thirteen millions of people.

"The comparison is humiliating. This is only the direct loss, the value of the property destroyed. To this is to be added the indirect loss through disturbance of business, loss of profits, loss of rents or other use of property, maintenance of fire department, use of water, private expenditures for fire-extinguishing devices, cost of collecting and disbursing the fund out of which the individual losers are wholly or partially indemnified, in all probability as much more, so that we are confronted with an annual loss of fully \$4.78 per capita per annum.

Personal Responsibility Comes In

"Why? Because we fail to appreciate the danger that exists almost everywhere.

"Because we are lacking in that sense of personal responsibility that leads to regard for the safety of our neighbor's property.

"Because we are lacking in that moral

courage that is insistent upon our neighbor having due regard for the safety of our own.

"Because we expect laws and ordinances to act automatically, to be self-enforcing.

"Because we are in too much haste, and haste leads to waste.

"We are not thorough. We are too prone to adopt make-shifts, to be content with a lick 'and a promise.'

"We build too many buildings of combustible material, arranging the materials as we would if we intended to burn them.

"Because we have a false conception as to who bears the loss. We think that because the loser is directly indemnified by another it is the loss of another, not ours.

To Lighten the Load

"How may we lighten the load?

"By all doing just those things that an enlightened self-interest would impel each of us to do were we each certain that whatever the loss we must each bear his own.

"We would lessen the possible total loss in any one fire as much as possible by sub-dividing our destructible property as to location into as many parts as we would with due regard to economy in the conduct of our business, we would isolate all highly volatile or combustible material and processes of a specially hazardous nature. Where we had concentration of values we would provide the highest type of protection and over all exercise an intelligent, vigilant care.

"It is apparent that the state is

directly interested in preventing the destruction of property by fire or otherwise, in order that the basis of the revenues may be decreased, resulting in increased taxation on the remainder. Hence it has authorized municipal government to maintain fire departments at the public expense, has in the police powers granted them, given them the means of suppressing the causes of fires, has branded the wilful destruction of property by fire as a crime, and in many states has established the office of state fire marshal with comprehensive powers, looking particularly toward minimizing the causes of fires.

"We have given great attention to the spectacular pound of cure—fire extinguishment, we should no longer so sadly neglect the more important ounce of fire prevention."

Indifference to General Welfare

Fire prevention recommendations were discussed by Mr. H. H. Kelsey, who said that "the appalling loss of life and property in the United States is the greatest evidence of the indifference of the average citizen in matters pertaining to the general welfare.

"It is a revelation of a national trait of prodigality and great wastefulness in a people.

"The United States geological survey, conducted by the Hon. Herbert M. Wilson and John L. Cochrane, investigated the fire loss and also the cost of fire protection in the United States in 1907 and report as follows:

"The investigation disclosed the fact that the total cost of fire in the United States in 1907 amounted to almost one-half the cost of new buildings constructed in the country for the year.

"The total cost of the fires, excluding that of forest fires and marine losses, but including excess cost of fire protection due to bad construction, and excess premiums over insurance paid, amounted to over \$456,485,000—a tax

on the people exceeding the total value of the gold, silver, copper and petroleum produced in the United States in that year.

"The cost of building construction in forty-nine leading cities of the United States reporting a total population of less than 18,000,000, amounted in 1907 to \$661,076,286, and the cost of building construction for the entire country in the same year is conservatively estimated at \$1,000,000,000.

"Thus it will be seen that nearly one-half the value of all the new buildings constructed within one year is destroyed by fire.

"The total fire cost in this country is five times as much per capita as in any country in Europe.

"The fire cost was greater than the value of the real property and improvements in any one of the following States: Maine, West Virginia, North Carolina, North Dakota, South Dakota, Alabama, Louisiana and Montana.

Insurance Doesn't Make Up

"Since 1880 the population in this country has increased 73 per cent., while the fire loss for the same period has increased 134 per cent.

"Loss by fire is an irretrievable one; the value is wiped out of existence.

"Insurance is only a distributor of the loss, and the funds so distributed come from the pockets of the people.

"Over one-half of the destruction of property is due to carelessness and from such causes as are easily preventable.

"Many of the governors at this time are issuing proclamations establishing a Fire Prevention Day, to wit, October 9th, the date of the great Chicago fire. This, if rightly developed by public officials and citizens generally, will arrest the attention of the individual to this great national ash heap, and impress upon him his individual responsibility; but municipalities will have to

follow up such a movement with laws which will convert the good intentions of such well-meaning citizens who have had this subject brought to their attention into active operation.

"We recommend the establishment on the part of every city of a fire prevention bureau, in which the activities of the fire department and all municipal authorities, including the state fire marshal, or public prosecuting officials and boards of underwriters in fire prevention work should co-operate, centre and become effective.

"Firemen should be given power, in conjunction with the fire prevention bureau, to enforce their recommendations, even to demolishing buildings unsafe and a menace to life and imperilling other property.

"Every state should have its fire marshal to investigate the cause of every fire, with power to examine witnesses and to compel attendance, and to hold any one so examined to the crime of perjury for false testimony.

"The repeal of valued policy laws is essential to the lessening of criminally caused fires.

"Every village and every city in this

country should be alert in its building ordinances to see that they are strictly enforced and that they are adequate.

"The manufacture, sale and use of the 'snap' or 'incendiary' match should be prohibited. The loss of life and fires caused from careless use of matches, as well as from the use of bad matches, is one of the most prolific causes of fires. Our country uses 10,000 matches a second—more than in all the civilized countries combined.

"The introduction of proper electrical ordinances is a movement which is well advanced, and every city that is without an ordinance as provided by the national electrical code should at once enact the same.

"Chimneys should be inspected before they are permitted to be used. Defective flues are one of the most common causes of fires.

"Great good can be accomplished by cities and the state as well as in the education of the dangers of fire and in simpler fire hazards and methods of extinguishment and the rescue work and fire drills in our public schools. Every boy and girl should be a fire warden and a fire fighter."

Ideas that Help Success

Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

If "Busy Man's Canada" is at hand it is consulted, and not only is the stock of knowledge increased, but additional information is gained, and ideas are suggested that will directly contribute to success.

The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

ONTARIO'S EXPERIMENT IN COLONIZATION

Land will be cleared by private enterprise, and partly-cleared farms, with a house, barn and well, sold to settlers on favorable terms and at prices to be fixed by the Minister of Crown Lands.



AN experiment in colonization in which private capital and enterprise will be brought into play has been entered upon by the Ontario Government, in working out its policy of development for Northern Ontario. Two townships in the great clay belt—Kendry and Haggart—have, in exchange for a cash payment of nearly \$100,000 and sundry undertakings, been handed over to an influential syndicate composed of Mr. Willis K. Jackson, of Buffalo, and his associates, a body of men who have made a success of colonization in Northern Michigan. Within the next three months the start will be made. The agreement is an absolute guarantee that the land will be cleared as the Government desires it to be cleared, that the settlers will be given the land on terms that will not mortgage their future, and under conditions that will do away with many of the earlier hardships of life in the uncleared bush.

Partly-Made Farms

Partly improved farms are among the undertakings to which the syndicate are pledged—farms with 25 acres cleared, a house and barn built and a well sunk; and upon their success in securing the right class of settlers will depend whether the Government will embark upon a large scheme of improving farms as part of their policy of development.

The syndicate pays in cash to the Government \$98,364, or \$1 an acre. The title of the land remains in the

Crown and is only conveyed to each settler on a farm of 150 acres when he has performed the same settlement duties, including residence and improvements, as are required by a free grant settler before obtaining his patent. There will be no speculation in the lands by absentee owners.

A Market for the Settlers

The settlement of the townships will be made possible by the lumbering operations carried on under the agreement, and one of the features of the arrangement is that it will provide the settlers not only of Kendry and Haggart, but of the nearby townships re-



HON. W. H. HEARST
Minister of Lands, Forests and Mines for Ontario

cently opened up, with a convenient market for their timber, and a cheap and abundant supply of lumber for building.

In many townships in Temiskaming, and particularly in the northern townships and those far from the railway, the settlers have been forced in clearing their land to destroy a large amount of valuable timber owing to the impossibility of securing a nearby market for it.

This arrangement will enable the timber on these townships and those adjoining to be used to advantage, materially assisting the settler in his early years on the farm.

Prices Fixed by the Minister

The terms of the agreement ensure the settler a fair price for the timber he has to sell. All agreements with him must be approved by the Minister. The price he has to pay for his land must be fixed by the Minister. The Government retains absolute control so far as all dealings with the settlers are concerned.

The syndicate must improve farms on the lines stated, if requested by the Minister, and must offer them for sale at a price approved in the Minister. Hon. Mr. Hearst is ready to make this request just as soon as there appears to be a demand for such farms.

It is thought that these improved farms may attract well-to-do settlers who will bring considerable money into the country, men who would not be willing to undergo the hardships of pioneer farming in the usual way.

This experiment will demonstrate to the Government whether or not it is expedient or necessary to embark upon a large scheme of improving farms in the North.

The purchasers must, at their own expense and to the satisfaction of the Minister, construct and maintain all roads, bridges and other improvements that may be necessary in the interest of

the settlers, and they are further bound to make adequate provision to the satisfaction of the Minister for the institution of public schools and the erection of suitable school buildings, the schools being entitled to the usual Government and municipal aid.

The water power in the townships, together with the beds of all streams in the townships, and the right to storage of water for power purposes, has been reserved to the Crown, and 800 acres have been reserved at the site of the power to the Crown to afford room for the location and development of future industries that might require this power.

The Crown has also reserved an area of 404 acres as a town site on the banks of the Mattagami River, where the Transcontinental Railway crosses. The purchasers are not permitted to lay out any town sites except with the consent of the Government, and it is expected that the industries to be established by the company will create an active market for the Government town site when it is offered for sale.

The agreement compels the purchasers to settle the whole of the lands in the two townships as rapidly as possible. They guarantee to settle at least 2,400 acres with 16 settlers within two years from the date of the agreement, and at the rate of 16 settlers each year thereafter. They also undertake to clear a minimum of 15,000 acres in five years.

Failure on the part of the purchasers to comply with any one term or condition in the agreement not only forfeits to the Crown the purchase money paid, but also all other rights and privileges to which the purchasers are entitled under the agreement.



*All the men and women who have ever lived and loved and hoped and died were God's children, and we are no more.—
Elbert Hubbard.*

Sidney Lee's Criticism of King Edward

MR. SYDNEY LEE, in the supplement to the Dictionary of National Biography, says some unexpected things about Edward the Seventh.

Lee says King Edward did not play a part in foreign politics, and that he had no direct responsibility for the good understanding with France. No more subtle aim underlay his movements than a wish for friendly intercourse with foreign statesmen and rulers. He had not the greatness of statesmanship, nor any originating political faculty.

The *Toronto Star*, in a thoughtful editorial article, thinks that whether the estimate be accurate or not, is a personal, rather than a public question. The public question is whether the system works well or ill.

"Of necessity," says the *Star*, "the occupants of the throne from time to time must be men and women of varying ability and experience. What is claimed for the system is that it enables full use to be made of the sovereign's capacity and experience; and that whatever defects he has are remedied by his advisors, and by the power which the people have of changing his advisors.

Powers Not to Exercise

"Bagehote says that the powers of the monarchy are those which a man would most seek to exercise and least fear to possess. The notion of a far-seeing and despotic statesman, who can lay down plans for ages yet unborn, is, he says, a fancy. 'A wise and great constitutional monarch attempts no such vanities. His career is not in the air; he labors in the world of sober fact.' He makes suggestions to his Ministers. 'By years of discussion with ministry after ministry, the best plans of the wisest king would certainly be adopted, and the inferior plans, the impracticable plans, rooted out and rejected.'

"On the other hand, he says an idle king on the throne can do no great harm. The most dangerous type is that of George the Third—honest, unwise, headstrong, obstinate. Between all these extremes we have the average man; the man who is willing to learn and take advice, who does learn and take advice, and who, in time, becomes competent to give advice. By such a course of training and bearing of responsibility, one who is called 'ordinary' may become what is called 'extraordinary.' Such words, of course, are very loosely used. The Christian injunction, 'Judge not,' is as wise in regard to intellect as in regard to conduct."

"Most men and women," says the *Star*, "do not philosophize about the constitution as Bagehote and his admirers and opponents do. They are interested in a person and a picture. Hence there is a constant effort to idealize the person and to make the picture as attractive as possible.

"So far as this tends to order and stability it does no harm. It may go so far, however, as to cause a reaction toward despotism, as it undoubtedly did under George the Third.

"It is not wise to overwork the monarchy. It should always be remembered that the function of monarchy is to steady democracy, not to excite Cavalier sentiment, which, under the Stuarts, produced such disastrous results.

"A certain soberness is essential to the right working of British institutions and to that kind of democracy which consists in government by the reason of the people, not by their passion and will.



There is only one thing in life to be afraid of, and that is fear.—Elbert Hubbard.

Archbishop, Editor and Better Education

MR. GODFREY LANGLOIS, editor of *Le Pays*, published at Montreal, will not retract what he has written, nor will he promise to refrain from discussing educational questions in the future. This is the substance of an editorial which appeared in *Le Pays*, in answer to the pastoral letter of Archbishop Bruchesi, read in all the Catholic churches, June 9.

In his letter Archbishop Bruchesi threatened to put *Le Pays* under the ban because of its persistent advocacy of free and compulsory education in the Province of Quebec.

Le Pays' editorial, in part, follows: "The creation of a Minister of Public Instruction, free and obligatory education, with uniformity of school books, cannot encroach on any religious teaching or hurt any belief.

"In his letter Archbishop Bruchesi advises us to lend our talents and our pens to better causes. We cannot con-

ceive of a finer or more patriotic cause than that of public education; and, furthermore, we are convinced that it is only by the appointment of a responsible Minister of Education that we can regain the ground lost in the past fifty years. Our readers, numbering 10,000 of the most intelligent of our free and enlightened citizens, have already endorsed our views in this respect. Assuredly Archbishop Bruchesi cannot make a crime of our stand against St. Jean Baptistism, against this evil which permeates French-Canadians, who nurse illusions and wrong impressions, who look backward instead of forward, and whom Archbishop Langevin denounced in the most eloquent terms at Winnipeg, recently, when he declared: 'French-Canadians were men of words and not of action'; that they were 'terrible talkers'; that they 'lacked initiative,' and that they 'receded instead of advancing.'"



Important Colonization Movement

AN important corporation is being formed under the auspices of the Duke of Sutherland for the further extension of his ideas in promoting and extending the settlement of British settlers under improved conditions.

The corporation, which will be under the presidency of Sir William Whyte, will be controlled by some of Canada's prominent business men, among them being Sir William Mackenzie, Sir Edmund Walker, Sir Henry Pellatt, Mr. J. A. M. Aikins, M.P., Mr. J. S. Dennis, Hon. Wallace Nesbitt, Mr. A. M. Nanton, and the Duke of Sutherland himself.

The object is the promotion of colonization throughout the Dominion. It

will be conducted on a sound business basis, and those investing will be restricted as to profits, it being the object of those interested only to utilize capital for the benefit of British settlers. All profits above a small interest will be devoted for the purpose of enlarging the sphere of the movement.

Mr. Ernest Devereux, who shortly sails for England, is organizing the company.



Progress is born of doubt, for, until you doubt the perfection of the present order, there is no progress for you.—Elbert Hubbard.

In the Public Eye

McBRIDE, BENEVOLENT AUTOCRAT

A character sketch of British Columbia's Premier, Hon. "Dick" McBride, Empire Builder extraordinary; born ruler of men, with the great shoulders of an athlete, the strong firm walk of a giant in good form; a man of many parts, who has the look of one who could shoulder his way through any crowd, however dense or strong. Since this article was written Mr. McBride has been knighted.



BY T. P. O'CONNOR

THERE dwelt for a few weeks lately in London one of the most remarkable of the true Empire builders of our time. Doubtless he passed through many scenes unknown and unnoticed; and that, to him, must have been an experience as welcome as it was novel. For it is quite unlike his ordinary experiences in his own country. There, for every moment of every day, he has rows of people standing outside his door, eager to win his ear, to excite his interest, or even to have the pleasure of shaking him by the hand and of exchanging a few words with him. In passing outside his office through the streets of his city, there is not a man, woman or child that does not recognize him, few who do not greet him with a word, none who do not give him a kindly smile as he passes. Many of them, simple as well as gentle, address him as "Dick," and, in turn, he addresses the most of them by their Christian names. No man ever had in a greater degree that terrible gift of familiarity which so exasperated the father of the great Mirabeau; no man was ever so endowed by nature with those gifts of kindness, simplicity, good-fellowship, which are among the chief requirements of the ruler of one of those great young communities, mon-

archical to the heart's core so far as the old mother country is concerned, but within their own sphere and towards their own public men democratic to a degree undreamt of even in the philosophy of countries that call themselves republics.

He Looks What He Is

Yet, though his name and personality might be strange, this dweller for brief



SIR RICHARD McBRIDE, K.C.M.G.
Premier of British Columbia

space within our gates could not appear anywhere without attracting some attention.

He looked what he was: the born ruler of men. Very tall, and at the same time very robust, with the great shoulders of an athlete, the strong, firm walk of a giant in good form, he looks the man who could shoulder his way through any crowd, however dense or

myriads of human souls and find out whether gold or mud are at their unfathomed depths.

And then comes a massive head of hair—thick, curly, but all white as snow. Therein he bears some resemblance to that other great Canadian of whom he has been the personal friend and the political opponent all his life; for the massive white mane of Sir Wilfrid



Canadian Pacific Railway Depot, Vancouver, B.C.

however strong. He is the embodiment of massive physical strength and of inflexible will. The head and face are a worthy culmination to the splendid figure. The face is round and somewhat short—the face of one whose blood is mainly Celtic. The jaw has the strength of the strong man of action, of the fighter, of the man who knows no fear. The mouth is, curiously enough, small and delicate; but again firmness is its chief indication. The brow is high and broad, and the eyes, bright, blue, piercing and vigilant, reveal the man who has had to look into the depths of

Laurier has become historic in Canada, and by his enthusiastic friends used to be compared to that oriflamme of the French king which always led the way in battle and always rallied the French soldier to courage and to victory.

Shrewdness, kindliness, good nature, and yet vigilance, keen insight, indulgent but thoroughgoing instinctive knowledge of human nature, and above all, inflexible will; these are the different qualities of the inner man that are expressed in his physique. Mr. Winston Churchill, once addressing a meeting in his honor, said of him that "high des-

tinies" were written on his face, and that is a true as well as eloquent expression of what this man suggests even at a cursory glance.

Calls Him "Dick"

Such is "Dick" McBride. I call him "Dick," for nobody ever calls him anything else. It is one of the many signs of the extraordinary hold he has on his

came from Ulster and was an Orangeman; his mother came from Limerick and is a Catholic. From the one came the strength, from the other the geniality, the kindliness, the fraternity of feeling that makes him a popular idol.

Mr. McBride's parents gave him a good education, and he was sent to the other end of Canada—that is to say, to the law-school of Halifax, to be trained



Residence on Shaughnessy Heights, Vancouver, B.C.

people; it is symptomatic of the spirit of the community he rules.

Of that community he is the child in every sense of the word. His parents were among the many who left Ireland to find a freer and more prosperous home in the New World. And in the circumstances of his parentage, as in so many things in his prosperous life, fortune smiled upon him, for it was a mixed parentage both as to race and creed; and this accounts largely for the singular combination of qualities that has made him so ideal a ruler for a young and democratic community. His father

as a barrister; and then he set up for himself in the small office in which in primitive communities men have to open their struggle for existence.

Natural Political Gifts

But he was not left long to study briefs; his natural gifts as a political man asserted themselves early. Before he was thirty he was a Cabinet Minister, and he soon made it quite clear that he was a man so strong, so fearless, so astute, that he had to be counted with. A Ministry brought in a railway bill, giving a big concession; he, with a small

group of members, fought the bill all through a session, not to be bullied, or tired, or cajoled into surrender.

Then, having felt his feet, he fought for a new principle in official and political life in his native province. The Ministerial and Opposition parties were then settled on the simple and good old system of the "ins" and the "outs"; Mr. McBride resolved that party government was the cure for the sordid and mean personal motives which influenced political contests so primordial; and, fighting his way through tremendous obstacles and over powerful interests, he established a party government, and soon he was himself at the head of a Ministry. He was Prime Minister at thirty-two—the youngest Prime Minister in the British Empire.

It was a dazzling eminence; but also a perilous one. The Province was not in a healthy condition; its finances were suspect; and when the young Prime Minister went to the banks for backing, the cautious managers had politely to refuse him their aid.

Here, then, was a strange and paradoxical problem. Nobody could doubt that the Province had gigantic and varied resources; time only was required to make the world and the Province itself realize its immeasurable potentialities. Population had to be attracted, and that is not an easy task.

B.C. Fairest of Lands

When you get to British Columbia you reach one of the fairest and most attractive lands in the world. Do you want scenery of the same appalling magnificence as that of the Zermatt region of Switzerland? You find it almost immediately after you enter its borders. Do you want fertile land bearing the most beautiful fruit in the world? It is to be found in the famous Okanagan Valley. Are you a mining prospector? You can ramble through British Columbia with the certainty

that in time you will reach gold or copper, or some other of the metals for which the world is calling out.

These form the material attractions of British Columbia; but if you seek for other things, for a lovely and healthy climate, for scenery soft, or spots that nestle under the gigantic mountains, and bring vigor and the joy of life back again; these also you can find, they come to you without the asking. .

And, finally, you get to the Pacific, spread before you, one of the loveliest sheets of water the world can show. Around and about it are growing those gigantic buildings, those mighty wharves, those docks that are attracted by a great world centre and depot, and the tall funnels or the spreading sails of ships from every land are crowded in by the water side.

Wonderful Vancouver

A city whose growth is like a tale from the "Arabian Nights," in its suddenness and its opulence, has grown up around the magnificent depot. Vancouver, one of the marvels of the world, has increased in a few years by fifty per cent. of its population; and here, at the end of the world, you find a city as modern as if it were in the heart of London; with plots of land—nay, with square feet—selling at prices such as sometimes equal those that ten centuries of civilization and of the central and supreme position as capital of the world of commerce and finance have given to the core of London.

Beautiful Victoria

Then take the steamer, and you reach in a few hours the Island of Vancouver. Never shall I forget the impression made upon me when first I caught sight of the city of Victoria. There are some scenes which, by their overpowering beauty, make you forget everything; that give you something of the ecstasy of an opium eater's dream; and the first sight

of Victoria is one of these. Imagine Venice, and combine with that something of the truly British air of Brighton, and it will give you a faint idea of what Victoria is like.

And when you get there you find something of the same combination of impressions. Victoria is the political capital of British Columbia, and to make assurance doubly sure and to prevent

much to the health-giving properties of the climate of our own Brighton.

Like Brighton, too, Victoria has its fine esplanades; its perfect pavements; all the signs of an old-world and not a new city of the Far West. And the population is English to the core. It is English, too, largely of our own sea-side resorts; the well-to-do and the tired, who, having won in life's battle, desire



Empress Hotel, Victoria, B.C. The Empress is one of the finest of the C.P.R. Hotels

any attempt to transfer the capital to the mainland, Victoria has buildings palatial enough to adorn the metropolis of an Empire; a noble Parliament House; in it and around it ministerial buildings; a fine museum, and around it, grounds that have all the softness of an English garden and all the spaciousness of a city like Washington.

The atmosphere has more sun than ours, and the sun, gilding the water which seems everywhere gives a sense of surpassing beauty. There is in even this warm atmosphere a slight tang of that invigorating cold that adds so

to spend their closing days in a perfect and a tranquilizing climate; the middle class parents who desire to live in one of the cheapest and best educational centres of the world; the retired admiral or general, who desires to live under the British flag, in thoroughly British surroundings, with the inspiration of a new, young and thriving country superadded.

You Go a Long Distance

All these things, I say, you find in British Columbia; but you have to go a long distance to reach them. Victoria is four thousand miles from the Atlantic

coast of Canada and seven thousand from England; and though there is a splendid train service, either by Canadian lines or by a detour through the United States, still it is a long journey. And on the way you are met by tempters from any of the other great centres of the abounding life and the growing prosperity of Canada.

Montreal with its gigantic population and its throbbing commercial life; Toronto with its great size and its fiercely active spirit; Winnipeg—of rapid growth and a depot between Eastern and Western Canada; Regina and Edmonton and Calgary—all beg you to remain with them and not go farther. And thus it is that population has been, and still is, the great want of British Columbia.

Progress Followed McBride

But all these difficult problems were faced by Mr. McBride with that extraordinary courage which is one of his greatest qualities. He ignored the banks and the financiers, went straight on with his work, and soon the people of British Columbia realized that at last there was at the head of the Government a man native to the soil, knowing all its conditions; and bringing to its problems exhaustless energy and proud local patriotism. Progress began to be made, not slowly, but rapidly, until in the end it came to be felt that all the safety and advance of the province were bound up with his personality. And thus there came to pass in British Columbia what has happened in other countries and times—that all the politics of the country were bound with one single, powerful and popular personality.

A position like this may be quickly won and as quickly lost. But that has not been the experience of Mr. McBride. There have been three General Elections since he became Prime Minister for the first time; and each succeeding election has only increased his power.

British Columbia has only one house of legislature; it consists of forty-two members. In the last legislature thirty-nine were supporters of Mr. McBride; in the present legislature the three members of the Opposition have been reduced to two; the supporters of the Prime Minister and of his policy thus number forty out of the entire membership of forty-two.

This extraordinary dominance has not been won by mere force of character; an instinctive adroitness, tact and good sense have been among the contributory causes.

Take, for instance, his treatment of what even in British Columbia is a not infrequent occurrence—namely, labor unrest. Labor unrest is serious in any country—but it is most serious in countries where the prospect of the quick return of mining draws the strong and adventurous and sometimes unruly men of all nationalities. British Columbia is full of great mining camps; and thus the Prime Minister has had to deal, more than once, with situations that, beginning in a dispute about wages or hours of labor, or a conflict between union and non-union, might easily have developed into bloodshed. And bloodshed there would have been if the conflict between elements so stubborn and so resolute as the miners on the one side and the mine-owners on the other had not all to be submitted to the cold, clear judgment of the ruler of the country.

For such a momentous position, the very contradictions of Mr. McBride's political philosophy made him ideal. He and his friends are called Conservative in Canada; but the same names mean different things in different countries.

Free Trade that Isn't

What are the party lines that divide men in Canada and in all its provinces? Free Trade and Protection is one great dividing line. And yet that would not

be an entirely accurate or exhaustive description, for the Liberals, though their leanings are towards Free Trade, have not in recent years ever adopted an entirely Free Trade policy; they have been moderate Protectionists, but Protectionists all the same.

Again, there is a certain slight, but very slight, difference in point of view on the supreme question of Imperialism.

and England farther apart. And as everybody knows, this was practically the issue which decided the last Canadian election in favor of the Conservatives and against the Liberals.

On the other hand, in such matters as divide us in domestic politics in England, it is hard to see where the Canadian Liberal and the Canadian Tory differ.

If they differ, it is not on our lines.



Another view of the Empress Hotel, taking in part of Government Street and the Harbor, with the Parliament Buildings in the background

Every Canadian Liberal would claim, and justly claim, that he is a loyal and convinced friend of the Mother Country and of the Empire; and he would argue that closer trade relations between Canada and the United States would not in the least prejudice that feeling.

The Conservative holds strongly that Canada is strong enough to be self-sufficing, and that commercial bonds between their country and the United States might soon develop into closer political bonds, and thereby bring America and Canada nearer and Canada

Every Canadian Conservative would be, in our domestic questions, more in sympathy with the Liberal—perhaps even with the Radical—than with the Conservative. They are—men of both parties alike—democrats; and on such questions as the franchise the relations between England and Ireland, and taxation, the Conservative would be on the side of the Liberals, and even on the side of Mr. Lloyd George.

The future development of British Columbia must go on at even a more rapid rate than even its present enor-

mous advance. In a couple of years from now the Panama Canal will be open to the commerce of the world, and all the Western Coast on the Pacific must receive an immense impetus from this extraordinary new development of ocean traffic.

The thoughts of Mr. McBride have been devoted for some years towards preparation for this momentous revolution. He went to the country a few months ago; and the chief plank in his platform was the construction of railways to the enormous amount of twenty millions sterling, and the result I have already told—a legislature of forty supporters and two opponents.

Apart from this extraordinary political triumph, there was the even greater personal triumph of being Prime Minister, with omnipotent hold over the destinies of his province, three times in succession, and after he had already held office for ten long years.

This Active, Restless Man

But there are other developments going on under this active and restless man. He is building one of the greatest Universities in the world for his province, and he is searching all Europe for men who are the foremost in educational work. It is his ambition, as he says himself, not to reach as high an educational position as Oxford or Cambridge or Harvard, but to start equal with them.

Finally, one little touch will help to complete one's conception of this remarkable personality. Sir Wilfrid Laurier and he have always been warm personal friends, though equally ardent political opponents. A couple of years before the last General Election Sir Wilfrid went on a tour to the West of the great Dominion, and everywhere he had a triumphant reception. In some provinces he found political friends in office and power; in Saskatchewan Mr. Walter Scott, the Premier, is a Liberal;

in Alberta the office is held by Mr. Sifton, also a Liberal; but in British Columbia there was Mr. McBride, the stout Conservative, in power.

His Welcome to Laurier

And yet it was at Victoria that Sir Wilfrid received the most enthusiastic and the most sumptuous reception. Great arches spanned the streets, the Government buildings were decorated, the townspeople were all out for a holiday, and there stood Mr. McBride, to receive him with the welcome of an honored guest.

It was a sublime stroke; it showed at once generosity and shrewdness—the generosity of a naturally warm Irish heart and the shrewdness of a keen politician who turned what might have been a campaign against to one in favor of himself and his policy.

Finally, a few statistics to show what progress British Columbia has made in the ten years of Mr. McBride's rule:

The net revenue has grown from \$2,044,000 in 1902-3 to \$10,500,000 in 1910-11. Whereas the province was heavily in debt in 1903, the Public Accounts showed at the close of the last fiscal year a balance of \$1,500,000 over all liabilities, and by reason of the surpluses which of late years have been the invariable result, the estimated expenditures for the present fiscal year are more than \$16,000,000.

The population, too, has grown in ten years more than 113 per cent., and is now 400,000.

The figures are the most eloquent testimony to a wise and popular rule. Mr. McBride has often been asked to transfer his energies, his gifts and his magnetism to Ottawa; he could have had a Cabinet office in the new Conservative Government; but he has preferred to remain in his native province until his work has there been done.—*From T. P.'s Magazine.*

King's Birthday Honors

THE list of honors conferred on the occasion of the King's birthday includes the names of a number of eminent Canadians.

Premier R. P. Roblin, of Manitoba, and Premier Richard McBride, of British Columbia, are created Knight Commanders of the Order of St. Michael and St. George; Hon. Joseph Dubuc, until a short time ago Chief Justice of Manitoba, is made a Knight Bachelor; Mr. J. MacDougald, of the Department of Customs, and Professor James Melville Macoun, of the Department of Mines, Canada, are appointed Companions of the Order of St. Michael and St. George; and Mr. William Henry Walker, of the Department of External Affairs, receives

the decoration of the Imperial Service Order.



SIR RODMOND ROBLIN. K.C.M.G.





MR. C. W. ROWLEY

Dominion Day Thoughts

CANADA'S FORTY-FIFTH BIRTHDAY

WE believe in our Country—The Dominion of Canada. We believe in our King, our Flag, our Constitution, our Laws, our Institutions, and the principles for which they stand. We believe in our future—we believe in our vast natural resources from the Atlantic to the Pacific, our great possibilities—yea, our wonderful certainties.

“We believe in the Canadian people, in their honesty, integrity, reliability, genius, in their brain and brawn. We believe that nothing can stand in the way of our advancement and prosperity.

“The great thing to remember is that we are all Canadians—in our veins runs the blood of many an old and new world nation. We are kin to each and identical with one only. We should keep ever before our eyes the fact that we are a British Canadian people, with high ideals and standards. Let us be true to ourselves, for then we cannot be false to any man.

“We who live in Canada should be proud of the fact, and live so that Canada will be proud of us.”

C. W. ROWLEY

Winnipeg, Canada

Points of View

What People are Saying about Matters of Interest

The World's Greatest Peril

Rev. Dr. R. P. Mackay, of Toronto, at the Presbyterian General Assembly, Edmonton

WHAT is the message to-day? It does not require much of the prophetic spirit to recognize that we are living in extraordinary times—exceptional conditions. The fields are white to the harvest.

We in Canada have perils peculiar to ourselves. We cannot, for example, close our eyes to the dangers of a rapidly increasing foreign population. We have a chance, and perhaps the last chance, of building a great and good nation. We are at the beginning of our history, with great resources, British traditions and institutions, and the experience of history to direct and guide us. But to accomplish it we must be wise master-builders. The result must depend upon the class of people that come to our shores, the rate at which they come, and the way they are cared for after they

come. "The world's greatest peril is that the Church should fail in her duty. May I not add that in the church the greatest responsibility lies with the ministry? The eldership might be named, but chiefly the ministry. It is our social calling, and we are accountable to God and man. A faithful ministry is God's greatest gift to man and an unfaithful ministry the greatest calamity that can befall any nation. This calamity has happened in the past, is always liable to happen again, and needs constant watchfulness."

Dr. Mackay referred to the war cloud hanging over the nations, and spoke at length of the even more alarming cloud, the industrial war—the war of classes—becoming more and more acute year by year.



British Settlers to Leaven the Mass

The Duke of Sutherland at Calgary

IF the sentiment of loyalty to the British empire is to be maintained in Canada every encouragement should be given to British immigrants, so that the influx of United States settlers may be offset.

"Although the Americans are excellent citizens and we are very glad to have them, yet at the same time we need some British settlers to leaven the mass with real loyalty. There is plenty of money in England to send out immigrants and settlers, but Australia is getting a

lot of them, and Australia can wait for a while; we need them most."

With reference to the flag disputes which have occurred in Calgary lately the Duke of Sutherland said that in his opinion the best way to deal with this trouble is to give the Canadian flag predominance over everything in Canada.

"A great deal of the trouble over flags is due to ignorance. Many people do not mean to fly a flag that is incorrect, but they do not know what is right and what is not."

Doubts About Commission Government

AT the annual meeting of the Ontario Municipal Association in Toronto, Mr. S. Morley Wickett, in speaking on Commission Government, admitted that it had supplied a measure of relief to a number of municipalities in the United States where the ward boss prevailed, and where conditions were intolerable. Such conditions were not likely to obtain in this country.

Mr. Wickett advocated the engagement of municipal experts as Controllers, and the payment of good salaries. He referred to the present salary of a Controller in Toronto, \$2,500, as "a trifling income." He said he did not believe an individual who could not speak the English language should be allowed to vote.

Mr. W. C. Mikel, K.C., solicitor of Belleville, following up Mr. Wickett's plea for experts to manage municipal affairs, suggested that men should be sent to colleges to train as municipal experts, either at the expense of the country or the municipalities.



Woman and War

THAT the efforts of the peace societies are frustrated by woman's innate approval of war is the belief of Olivia Howard Dunbar. Writing in *Harper's Weekly*, she says: "From the beginning of time women have been taught that romance and war are glorious synonyms. The glory of organized slaughter, the death-deserving qualities of any enemy whatever, the unmitigable disgrace of defeat—these have been the lessons that women of all ages have glibly and unreluctantly learned. And this being the case, it can hardly be expected that they would be alert to seize the opportunity for peace-promoting that their own children afford them."

Let Workmen Share

"A FAIR, equitable, and material interest in the success of the enterprise in which he invests his skill and strength would insure the workman's best exertions, brighten his life, inspire within him visions of advancement, and conduce to the stability of industry and trade," said Hon. T. W. Crothers, Minister of Labor, at Toronto. He asked the heads of great industries present to allow the workmen a large division of the wealth produced by their toil.

"Unionism, intelligently and reasonably directed, inures to the benefit of all," he said.



No Nation to Tackle Us

"SHOULD Great Britain ever come into conflict with the boy-trained nation of Germany she, with her small, ill-trained army, would not find herself up to the mark. If half the young men of this country were trained to hit a target at 50 yards we could not coax a nation on earth to tackle us," said Hon. Sam. Hughes, Minister of Militia, in an address at Hamilton.



The armed fleets of an enemy approaching our harbors would be no more alarming than the relentless advance of a day when we shall have neither sufficient food nor the means to purchase it for our population. The farmers of the nation must save it in the future, just as they built its greatness in the past.—James J. Hill.

Writing

**TAUGHT
BY MAIL**

Our new and improved course which will qualify you to write a good hand is now ready. Let us send you full particulars. Address E. Warner, Instructor, C.B. College, 395 Yonge St., Toronto.

Pulse of the Press

About Assessing Improvements

Toronto Star

IT would be an exaggeration to say that citizens sneak in their new wall paper over the back fence lest the assessor see it, and raise the valuation on their houses. It would be an exaggeration to say that Toronto people hesitate to put in telephones lest they be taxed as an "improvement." But it is no exaggeration to say that minor improvements to the exteriors of residences in this city are likely to result in an increased assessment, whereas depreciation to an equal extent will not be noticed by the assessors. Houses are assessed to nearly their full value, and

in some cases to more than their value, while vacant lots pay taxes on only half their selling price.

Toronto is waking up to the seriousness of a situation which penalizes the man who builds a house, and rewards the man who speculates in vacant lots; which discourages the fresh coat of paint and the new roof, and the added verandah. It is bad enough when these things are assessed on a par with the land, as the law provides. But in Toronto they are assessed on a scale twice as high as that which is applied to the lot on which the only improvements are burdocks and thistles.



A Set-back for the North

Cobalt Nugget

WE were told last fall that the very best plan for Northern Ontario was to turn to the other side for relief and a more just policy of development for the north land. We were urged to elect an opponent of the Ontario Government in Temiskaming district.

After listening to the many arguments put forth on both sides *The Nugget* must confess that it is disappointed with the action of the Opposition in both the Ontario house and the Dominion Government at Ottawa.

The two measures most vital to this north country, the T. & N.O. subsidy, and the good roads bill, were thrown out by the Liberal majority in the Senate. This delays the work which might have been commenced this year in two very important departments.

The T. & N.O. needs the money to

make necessary improvements, and the trunk roads which the Dominion Government proposed to build would have been a tremendous asset to Northern Ontario, for we would have had a share of that work here.

All hope is not lost that the money will be granted later, for the Liberal majority in the Senate will not be allowed to defeat the will of the people. The Borden Government has pledged itself to these two matters, the T. & N.O. subsidy and the good roads plan, and the people endorsed the propositions.

It is greatly to be regretted that the Liberals have taken it upon themselves to stand in the way of reasonable and just propositions which would have been of such great benefit to this north country. The T. & N.O. subsidy should have been granted by the Laurier Government

while in power. It is a just debt to the province and must be met at some time.

The good roads measure is just as important. The building of trunk roads in New Ontario would be the best of development that possibly could be put into effect. This new country will not be effectively opened up until the trunk roads are built. New Ontario feels the action of the Senate far more keenly than any other part of the Do-

minion. There is no place in Canada where trunk roads are more urgently needed than in this section of Ontario.

The trouble is that we have too much politics and not enough practical business. It is to be hoped that the time will come when such important propositions will be considered on their merits as plans to benefit the country or not as the case may be and that the political aspects of the matter be lost sight of.



In Peace Prepare for More Peace

Toronto Globe

THE old maxim of the militarists, quoted the other day by the Hon. Colonel Hughes—"In peace prepare for war"—is disproved and repudiated alike by reason and by history.

So long as war was counted the chief business and highest glory of nations, that maxim passed unchallenged.

Now that civilization has begun to discredit war between nations, as long ago it discredited duelling and assault between individuals, the maxim of semi-barbarism gives way to the saner counsel: In peace prepare for more peace.

This distinction cuts far deeper than mere words. It openly and deliberately establishes peace, and not war, as the chosen objective of the nation. It frankly and unabashedly renounces military glory as an end even to be desired. It accepts what all history teaches, that to the victors even the victories of war are not gain, but loss. It rejects the shallow claptrap that the law of the survival of the fittest in war works for the physical and moral betterment of the nation.

In war that law of evolution is reversed. The fittest do not survive. The young, the physically fit, the morally courageous were first to be chosen and first to fall. The war nations bred

from less than their best—from the under-sized, the unheroic, the calculating. Like father, like child. Every great war was followed by physical degeneration.

In matters of commercial honesty the investigations into scandals over army equipment and food supplies for the soldiers in camp and on the field proved that the reflex of war was damaging to business morality.

The records not of pagan nations alone, but of Britain, of the United States, and even the brief records of Canada yield shameful evidence. War is discredited as a purpose of peace.

The century of peace between the United States and Canada justifies up to the hilt the more civilized counsel: In peace prepare for more peace. Had there been war preparations on the great lakes and along the boundary, who can tell what war experiences would have stained our history?

The United States is even now reducing and removing the remnants and reminders of the old-time "prepare-for-war" policy. What these two nations have done on this continent can be done in Europe just so soon as international war syndicates are broken, and in peace the people prepare for more peace.

Boosting up Business

Cents and Common-Sense in Building Business

EDWIN N. FERDON IN THE BUSINESS BUILDER

It isn't the amount of money spent that makes advertising successful.



ANYONE making it a business to sell advertising of one sort and another to any but the large business houses—manufacturing or retail—finds himself constantly confronted with the statement: "It won't pay me to advertise on a very small scale, because the big houses overshadow me with their costly advertising, and I can't afford to spend a lot of money in advertising. I need it in my business.

There never was a greater fallacy of reasoning, nor one so calculated to keep a small business small, or even put it out of the running entirely.

There's a saying that "every little bit helps," and it's as true in advertising as in anything else.

It isn't the amount of money spent that makes advertising successful. Some of the biggest national campaigns ever undertaken, with tens of thousands of dollars behind them, have failed ignominiously. Some of the least expensive campaigns entered into by small merchants—who had the goods to deliver, and put thought into the little advertising they did do—have succeeded beyond the highest expectations, and eventually made those small merchants great ones.

Advertising a Sign of Life

Tom Murray of Chicago—the "meet me face to face" man—wasn't afraid to pit his brains and a very small advertising appropriation against the biggest

houses in Chicago—one of them the biggest in the world. The cents he could spend for advertising were limited, but not the common-sense he could spend to make that little advertising draw trade, despite its littleness.

Tom Murray has been "alive" ever since he started in business, and everyone knows he's alive.

That's one of the things that a little advertising done right, helps to accomplish for the smallest business—it shows that business to be alive. And folks like to trade with a house that's alive, that makes an impression, and they aren't likely to go a block out of their way to look for a dead one.

A live appearing house generally offers live service—even if there's only one man behind the counter or in the office. The dead house usually offers dead service—and dead service is the sort that a customer dislikes to linger near—like a graveyard.

Suppose there are but twenty-five, fifty, one hundred dollars to spend on advertising. The question then isn't "What's the use of advertising at all?" but rather "In what way can that little amount of money be used to the best advantage?"

Not Much to Spend—But—

I could name for you little merchants who are to-day taking \$50 worth of advertising and getting more returns out of the expenditures than other merchants in the same city spending five and ten times as much. These little fellows haven't much to spend, but every cent they spend is doing service. They are studying their advertising problems, staying abreast of the times, keeping in

touch with every advertising suggestion that might be used to their advantage. They may not be spending much money, but, what counts more in advertising, they are spending unlimited thought and study of the subject. They're little men to-day, but look out for them to-morrow, especially if they are competitors of yours.

First put your house in order. Know that your goods are right and your service right. Then use your brains in expending ten, twenty-five, fifty, one hundred dollars, any amount you can

spare, to tell people about those goods and that service. Only use your brains first and spend afterwards. There's no investment on this earth that will turn itself over faster than the right kind of advertising.

They say that he who does something better than his neighbor, even though he live in the middle of a wood, will find a beaten path made to his door. Yes, he will, but only provided he has found a way of letting those outside know he's alive and doing that something they want done.



Is Moderation an Asset?

Thomas Dreier, in the Business Philosopher

"MIKE KINNEY, Teamster," a brother editor of mine who edits *The Gimlet* for a big hardware house down in St. Louis, is a very wise man in giving advice. He never goes the full limit in anything. He advises moderation. He knows that too much of the best is too bad. Being sensible he knows that there is such a thing as the Law of Diminishing Returns.

In accordance with this any pleasure persisted in becomes pain.

The lover pays for his joy with periods of misery.

The drinker must ever rue the headache in the morning.

We lose our power to enjoy by disuse or by too much use.

Concentration is not always a virtue.

Scatteration is not always an evil. Sanity and wisdom is a mixture of both.

To Quote Mike

Here I go talking my own talk when my intention when I started this paragraph was to quote Mike. Listen to him for a moment:

"I used to think that when the president of a large corporation locked him-

self up in a room and made himself inaccessible—that he was developing a case of enlarged cranium. Now I think differently. The president of a large business who allows his time to be taken up by every irresponsible Tom, Dick and Harry, instead of carrying out his own work, is wasting a large part of his time. One thing is sure, and that is there is not enough time to go around, and the first thing you and I have got to do in the new year, if we expect to accomplish any net results, is to conserve our time.

"Therefore, brother, if you have a real message to deliver, come to see me, but if you simply wish to fool away a few hours, write me a postal card and put in the rest of your time at a Carnegie library.

"Then I noticed that some of the great thinkers I have met were exceedingly careful about their physical condition. I talked to a number of them on this subject. They all believed in temperance and moderation. They considered their bodies with great respect. They appreciated that when the body broke down their work came to an end.

Each one desired to get the greatest joy and the fullest measure of life out of this existence, and he knew that in order to do this he must take the best possible care of his physical machinery.

The Reasonable Life

"So these people were living a rational and reasonable life. They had regular hours for sleep in rooms with open windows. They were careful of their diet. They considered their clothing. They exercised regularly. They went to the best oculist. They had annual engagements with the dentists.

"It certainly did surprise me in chatting with some of these great minds to learn how much care they bestowed upon their physical bodies.

"Therefore, when I think of how some of my friends among merchants and travelling salesmen are doing everything possible to destroy their health by overwork, by excessive drinking, by over-eating, by irregular hours, I feel an internal urge to hang out the red danger signal to the boys.

"Just the other day an old friend called on me; he had not been around for a long time. He used to be a fat, jolly fellow, but now his cheeks hang down and his eyes are watery. He saw the expression of surprise and consternation in my face. He said, 'I'm all in. It's only a question of a few months.' And saddest of all, he told me that the doctor had informed him he was a

victim of the excessive drinking of ice water.

"For some we loved, the loveliest and the best
That from his Vintage rolling Time hath
 prest,
Have drunk their Cup a Round or two before,
And one by one crept silently to rest.

"After this old friend had left my office I could not help but think of the monuments that are raised to the bravery of soldiers who have died courageously on the field of battle. Why, to die in battle with the blood all 'heated up, would be fun compared with the slow, lingering death of this friend of mine and hundreds of others who quietly disappear from the ranks of active men and who are not heard from again until we see the final notice in the paper.

"And the saddest part of all this is that in most cases these men could have gone on enjoying life to a ripe old age if it had not been for an excess of some kind or because they did not take sufficient exercise, did not get out in the open air, did not study the laws of Nature and get in line with her.

"So as we gently pass into a new year I thought I would preach a sermonlet, not on prohibition, but on temperance.

"I think what each of us needs is just a little development of our will power. If you never make an effort to control yourself in any way, naturally your will power, instead of being strong and hard, is like a flabby, unused muscle."



The Man Who Delivers the Goods

By Walt Mason

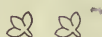
THERE'S a man in the world who is never turned down, wherever he chances to stray; he gets the glad hand in the populous town, or out where the farmers make hay; he's greeted with pleasure in deserts of sand, and deep in the aisles of the woods; wherever he goes there's

the welcoming hand—he's The Man Who Delivers the Goods. The failures of life sit around and complain; the gods haven't treated them white; they've lost their umbrellas whenever there's rain; and they haven't their lanterns at night; men tire of the failures who fill with their sighs

the air of their own neighborhoods; there's the man who is greeted with love-lighted eyes—he's The Man Who Delivers the Goods.

One fellow is laying and watches the clock, and waits for the whistle to blow; one has a hammer, with which he will knock, and one tells the story of woe; and one, if requested to travel a mile, will measure the perches and roods; but one does his

stunt with a whistle or smile—he's The Man Who Delivers the Goods. One man is afraid he'll labor too hard—the world isn't yearning for such; and one man is ever alert, on his guard, lest he put in a minute too much; and one has a grouch, or a temper that's bad, and one is a creature of moods, so it's hey for the joyous and rollicking lad—for the One Who Delivers the Goods.



Take Time to Think

IT doesn't pay to be too busy. Unless a man has some time to think in a natural way about things in general he loses a great measure of mental growth.

It is well to be active—a wholesome thing for every faculty of the mind. But as trees and flowers need both periods of rain and periods of sunshine, so man needs to be sometimes busy and sometimes able to stop and think. Quiet thought is refreshing to the busy man.

A great many men in business do not at all appreciate this fact—however commonplace it may seem. They drive themselves or let themselves be driven by their work all day long, day in and day out, year in and year out. What time they have away from their work is often spent in an end-

less round of social and pleasurable activities, leaving practically no half-hour without its impending purpose, no time to stop and think and set their minds in order, no time to reflect or to let the mind act from impulses other than the purposes with which it is being driven continuously.

Such a man's mind gets into a whirl, revolving in a very small orbit and making him oblivious to greater themes that lie wholly outside of the limited circle of his own strenuous activity.

On a strictly business basis, this does not pay. It deprives the man of thoughts and ideas that might open up new opportunities of immeasurable value to his work. Whatever clogs up thinking, retards progress.



PERFUMES OF SYMPATHY

DO not keep your sublime love and tenderness sealed up until your friends are dead. Fill their lives with sweetness; speak approving, cheering words while their hearts can be thrilled and made happier by them. The kind things you mean to do when they are gone, do before they go. The flowers you mean to send for their coffins, send to brighten and sweeten their homes before they leave them. If my friends have alabaster boxes laid away full of fragrant perfumes of sympathy and affection that they intend to break over my dead body, I should rather they would bring them out in my weary and troubled hours and open them that I may be refreshed and cheered by them while I need them. I should rather have a plain coffin without flowers, a funeral without an eulogy, than life without sweetness of love and sympathy. Let us learn to anoint our friend beforehand for burial. Post-mortem kindness does not cheer the burdened spirit; flowers on a coffin cast no fragrance backward over the weary way.—L. C. Ball.

Agriculture

THE DOMINION GRANT FOR ONTARIO AGRICULTURE

The Ontario Government has received its share of the \$500,000 grant for agriculture which the Dominion Government decided to divide among the nine provinces at its last session. How the money will be expended is here outlined.



THE Province of Ontario will benefit to the amount of \$175,753 of the federal grant. A cheque for one-half of this sum has been received and the balance will be payable when Hon. J. S. Duff, Minister of Agriculture, decides that it is necessary to further promote the work of development throughout the province.

The following is the plan for the expenditure of the grant:

Field Husbandry Building, Ontario Agricultural College, \$40,000

This will provide for accommodation for the department of field husbandry at the college. It will furnish much-needed room for the large and growing classes in long and short courses and give greatly increased facilities for the work in seed improvement carried on in conjunction with 5,000 farmers throughout the province. It will also give increased class accommodation.

District Representatives, \$21,000

This will be used to pay the expenses and some of the salaries in connection with the work of new representatives, and to extend the work and usefulness of representatives already appointed.

Poultry Work, \$10,000

The object of this is to further develop the poultry industry throughout the province. To do this it is necessary to

extend the equipment at the Agricultural College to carry on breeding work on a larger scale in order to supply both birds and eggs of the best breeds. Two extra men will also be employed, one to devote all his time to the work of the plant, and one to do extension work among district representatives. In addition to providing for this assistance, provision is made for a 2,000 egg incubator, a new poultry house, and improvements in the administration and teaching accommodation. It also includes a sum to make a study of handling eggs in Great Britain, Denmark, and other countries, for which purpose Prof. W. R. Graham left for England in June.

Milking Shorthorns, \$12,500

This provides for the purchase in England of a small herd of high-class milking shorthorns in order to test the possibilities of the development of a class of cattle in Ontario which will be profitable both for beef and milk production. They will be handled almost entirely at the Ontario Agricultural College. Prof. Geo. E. Day, head of the department of animal husbandry, will leave shortly for England to make the purchases.

Fruit Works, \$9,000

\$3,000 will be set apart for the Ontario Horticultural Exhibition, in addition to the \$2,000 they are now receiving; \$3,000 for orchard competition, and

\$3,000 for a market commissioner to develop markets for the sale of Ontario fruit in the West.

Short Courses, \$7,000

This provides for a largely increased number of short courses in stock-raising and seed improvement, which have proven so effective and popular. It also includes salary for a temporary seed specialist to be attached to the institutes branch and to be engaged largely in this line of work.

Eastern Ontario Live Stock Building, \$10,000

This is a contribution toward more accommodation for the Eastern Ontario Winter Fair held at Ottawa annually to encourage the live stock industry.

Grants for Agricultural Exhibition Buildings, \$10,000

This includes \$5,000 for Fort William and Port Arthur, \$2,500 for London, and \$2,500 for Windsor.

Agricultural Work in Connection with Public Schools, \$10,000

To interest the children of the primary schools in agricultural study and agricultural work is one of the most important movements at the present time. This money is to assist in a propaganda of this nature now being carried out through the co-operation of the Department of Education and the Agricultural Department.

Drainage Work, \$5,000

This is to enable the drainage staff at the Ontario Agricultural College to meet the demands for assistance in this line being received from all parts of the province. It will also be used to demonstrate the possibilities of drainage in certain sections where it has been maintained that drains would not work.

Live Stock in Northern Ontario, \$5,000

This is to provide for placing male animals of various classes at different

points in Northern Ontario in order to establish a live stock industry on a proper basis.

Women's Institutes, \$3,500

This provides for courses in domestic science in connection with forty or fifty institutes along similar lines to those found successful last year in Haldimand County. These courses will include cooking, sewing, home nursing, home sanitation and decoration.

Dairy Survey, \$2,000

This is to gather information as to the actual conditions of the dairy farms in a few counties in Eastern Ontario and a few counties in Western Ontario. It is felt that this information will be most useful in making future dairy work more effective.

Western Ontario Creamery Works, \$1,500

This is to employ a competent man to give instruction among those engaged in producing cream for creameries in Western Ontario.

Soil Survey, \$500

To provide means for obtaining information as to the making of a soil survey of the province, and testing the advisability of such a plan. The question of maintaining the fertility of the soil is one of the most important demanding consideration at the present time.

Miscellaneous Work, \$3,733

This makes provision for incidental items which may be found desirable, such as experiments in vegetable growing, assistance in live stock shipments, encouraging alfalfa growing, etc.

Ontario Veterinary College, \$25,000

This provides for the purchase of the land necessary to finish out the block of the present L-shaped site on University avenue, with a view to later extending the college to be a Dominion institution.

FOR BETTER FARMING IN ONTARIO

The Ontario Government has taken further steps to provide experts in agriculture, in the different districts of the province. Eleven new appointments have just been made, eight of them to counties not hitherto included.



ONTARIO will now have a total of 32 counties in which a campaign of education in better farming methods will be carried on.

The eight counties which are to receive representatives for the first time are Brant, Welland, Kent, Middlesex, Frontenac, Leeds and Grenville, Bruce and Lennox, and Addington.

R. Schuyler is appointed to Brant County, with headquarters at Paris. E. Austin goes to Welland, and will make the county town his abiding place. The Kent representative, C. H. Buchanan, is to be located at Chatham; I. B. Whale, of Middlesex, at London; J. G. Taggart, of Frontenac, at Sydenham; W. H. Smith, of Leeds and Grenville, at Athens; N. C. McKay, of Bruce, at Walkerton; and C. B. Curran, of Lennox and Addington, at Napanee.

Other appointments to counties previously included are: W. W. Emmerson to Lanark, with headquarters at Perth. D. E. MacRae, to Glengarry, with headquarters at Alexandria; and E. Bradt to Dundas, with headquarters at Morrisburg. Glengarry formerly had but an assistant from one of the adjoining counties.

In addition to the men appointed, the Department of Agriculture will place another assistant at Port Hope to serve the united counties of Northumberland and Durham.

The district representative will have general charge and his two assistants will each take a county.

A temporary post is being established in Lambton at Oil Springs in addition to the present one at Petrolea, while the

north country's increasing needs will be met by the placing at different points for the summer of four experienced men.

The district representatives are maintained jointly by the Department of Agriculture and the Department of Education. The men are attached as instructors to High Schools in their respective counties and their salaries are paid by the Department of Education. Their work extends beyond the classroom. In fact, a great deal of the benefit derived by the farming community from the work of the district representatives, comes from the practical instruction, the good advice backed up by convincing demonstrations, given upon the farms.

The cost of this outside work is borne by the Department of Agriculture.



New Experts for Agriculture

THREE new officials have been added to the Dominion Department of Agriculture, all in connection with the experimental farms. These officials will be known as the Dominion Agrostologist, Dominion Animal Husbandman, and the Assistant Dominion Field Husbandman. These appointments have been rendered necessary by the increasing volume of the work connected with live stock, field husbandry and forage crop production on the Dominion Experimental Farms.

In addition to assuming some of the duties formerly discharged by the Dominion Agriculturist, the Dominion Agrostologist, Dr. O. M. Malte, takes up some of the work previously supervised

by the Dominion Cerealists, Dr. C. E. Saunders, and by the Dominion Botanist, Prof. H. T. Güssow. He will devote his time more especially to the breeding and improvement of Canadian forage crops of all kinds, paying special attention to grasses, clovers and alfalfas.

Dr. Malte, who was born in March, 1880, is a native of southern Sweden and has had years of training along lines necessary for the work. He has been long engaged in teaching these subjects, and is the author of several publications which are accepted as standard works on the subjects he will now deal with for Canada.

The Dominion Animal Husbandman, Mr. E. S. Archibald, B.A., B.S.A., was born in Yarmouth, Nova Scotia, in 1885, of an old farming and fruit-growing family. He has passed most successfully through a severe school, college and practical training for his work and has been instructor in agriculture and experimentalist in the Truro Agricultural College, being appointed professor of agriculture and farm superintendent at the college in 1910.

Mr. O. C. White, B.S.A., who has for some time been assistant to the Dominion Agriculturist, was born on August 14, 1887, at Auburn, Ontario county, where his father is still a most successful farmer. He has had, first, under his father, then in southern Manitoba, and in Pennsylvania, several years of practical farming experience. He is a graduate of the Ontario Agricultural College, has been a drainage surveyor and demonstrator and a judge at the Chicago International Cattle Show.



Progress of the Dry-Farming Congress

THE Board of Control which is completing the arrangements for the Dry-Farming Congress to be held in Lethbridge in October have appointed Mr. W. H. Fairfield, director of the Ex-

perimental Farm, as chairman of the board of judges.

Mr. Fairfield will have as assistants seven of the best agriculture experts available. He will also have a separate board of judges to decide the winner of the great wheat contest, in which will be exhibited hard wheat grown in practically every country in the world, in which there are sections where the rainfall annually does not exceed 20 inches.

South America, Australia, India, Turkey, Hungary, Egypt, and the arid and semi-arid sections of the western, southwestern, and northwestern States, as well as the four Provinces of Canada, will all be represented. Farmers from these places are competing for the prize, valued at \$2,500, for the best bushel of hard wheat exhibited.

James Murray, farm manager of Canadian Wheat Lands Limited, has accepted the chairmanship of the section of farm management, one of the most important of the nine sections of the International Dry-Farming Congress.

A programme of addresses by the world's most practical agriculture teachers and dry-farming experts will be arranged.



Serious Losses of Foals

THERE have been heavy losses of foals in Ontario this spring and in many cases the dams have died as well. The *Weekly Sun* considers it "the most serious feature in the live stock situation in Ontario this spring." In one case, it says, forty foals are reported to have been lost within a limited area.

"The trouble does not seem to be general," says the *Sun*. "Many localities report an excellent season, but where trouble has occurred the losses appear to have been exceedingly heavy.

The *Weekly Sun* is of opinion that "in any case the situation seems to be serious enough to demand an enquiry by the Ontario Department of Agriculture."

Views and Interviews

BRITISH CAPITAL WILL STILL FLOW

That Canada offers one of the most secure and profitable fields for investment in the world; that from East to West it is a thrill with purpose, efficiency, confidence and energy; that the Old Country can with advantage copy some of its institutions—these are the views of a financial visitor.



MR. J. HILL MARSH, associated with a group of London and Liverpool financiers, has been "doing" Canada for business reasons. At Vancouver he had a talk with the *World*, which shows him to be a shrewd observer.

"For some time past I have endeavored to keep in general touch with developments in the Dominion," said Mr. Marsh, "and like all other observers, I was familiar with and surprised at the reports reaching England of the enormous growth of all sections of Canada within the past few years.

"My expectations were therefore high, but they have been altogether eclipsed by what I have seen.

"The statistics that demonstrate this development, the trade and immigration returns, the customs and post office receipts, the bank clearings, the building permits—all these were explained when I found myself in touch with the Canadian people. Energy, efficiency, optimism—these strike me as the three dominating notes of Canadian commerce and industry. We in the old world are inclined to do everything by traditional methods, and so are apt to fall into a rut. It does an English business man good to receive by personal contact the stimulus of Canadian buoyancy and obstacle-conquering energy.

"On my way to the Pacific from Boston, I stopped at Montreal, Winnipeg

and Calgary, and was struck, as I came westward, with the progressive development of what I regard as typical Canadian characteristics.

"Montreal differed little, if at all, from many European cities in its external appearance, though few could vie with it for business energy. But on arriving at Winnipeg, I sensed altogether new impressions. Coupled with the characteristic industry and energy of the good business man wherever you find him, I seemed to feel a largeness and comprehensiveness of grasp to me totally new.

The Western Patriotic View

"Moreover, the belief was forced upon me that, as in no other place, the business men of Western Canada had grasped the idea that the building of a successful business had a real patriotic and imperial value—the realization that the extension of every man's business operations had, as the inevitable result, the material development and financial progress of the country of which he was a citizen.

"Both in Winnipeg and in Calgary I found a municipal patriotism that was almost passionate, and though the excesses of some of the more ardent lovers of their city would sometimes provoke a smile, still the feeling itself is wholly admirable and goes far to explain the wonderful progress made by both these cities in recent years.

"I am impressed with Vancouver's resemblance to the best British cities, and with the striking natural beauty of its location. I do not think it has an equal in any of the many cities I have visited. I have seen Naples—and in spite of the proverb, have had no particular desire to die then or thereafter. From Cairo to Edinburgh I have seen most of the tourist-haunted cities of Europe, and though in point of historic association and picturesqueness, no city on this continent can, I suppose, begin to compare with them, still there are none of them that has, in my judgment, the natural beauty that Vancouver possesses. Situated on a peninsula between two arms of the sea, overlooked by mile-high mountains, and possessing the finest natural park in the world, your citizens should learn to speak of their home as 'Vancouver, the Beautiful.'

"And its commercial promise is almost equal to its natural beauty. It is strategically located so that the business of a territory imperial in its extent must of necessity be conducted through its portals.

The Promise of Panama

"When the Panama Canal is completed, the rapid development that has already taken place will be greatly accelerated. By that time the natural resources of the province will have been more fully developed, with corresponding increase in Vancouver's trade.

"As you know, I am from Liverpool, and as I compare your magnificent harbor with the River Mersey, around which is built the greatest port in the world, I could not help but envy Vancouver its natural advantages, and when, as I have gone to and fro among your business men, I have felt the driving power that was behind your business activity, and when I have considered your strategic geographical position, I think that in the near future your city

will be a namesake of my own and become known the world over as the 'Liverpool of the Pacific.'

A Trip to the Interior

"I decided to make a trip into the interior of British Columbia to look into it as a field of investment. I had expected that a trip into a country as yet only partially opened up would be attended with some personal inconvenience, and even possible hardship, and for this I was quite prepared.

"I was surprised to find that I could go from Vancouver to the central interior of the province almost as comfortably as on the best travelled routes in Europe. I went part of the way in a Pullman car. From Ashcroft to Soda Creek I travelled over the historic Cariboo road, which would almost compare with the noted roads of France for its upkeep and general condition. We made the distance of nearly 170 miles, by automobile, in one day. This automobile trip was intensely interesting and delightful, not only because of the unexpected excellence of the road and the varied and charming scenery, but also because of the tales told en route of the picturesque days of the 'Cariboo rush' fifty years ago.

"The last stage of our journey was made up the Fraser on a splendid river steamer, the equipment and service on which was as much a surprise to me as the auto trip. I had not expected to see in a country that is as yet almost an undeveloped wilderness, a palatial steamer, electrically lighted, and with almost all the conveniences of a trans-Atlantic liner, even down to brass beds in the superior cabins. The trip from Soda Creek to Fort George was particularly most enjoyable, interest being added by the steamer heading through the Cottonwood and Fort George Canyons.

"We arrived without incident at Fort George, which was one of the places I had come out from England especially

to see. Examination of conditions on the ground confirmed me in the belief, based on previous study of its geographical location, that at the point where the Nechaco and the Fraser Rivers join, and which is the centre of an important system of inland waterways radiating in three separate directions, and which will be, furthermore, the junction point of several important railroads, here there must of necessity arise one of the most important cities of the Province of British Columbia. I found that the town-site itself was splendidly suited for the development of a fine city, being some seventy feet above the Nechaco River, and with a gentle slope to that stream. The view from the river bank in both directions is beautiful, and I think will in future years attract visitors on that account alone, just as Vancouver does, throughout the whole of the summer season. As a trading and distributing centre, backed by a territory of great natural resources and of enormous, but as yet unknown mineral wealth, Fort George has the substantial and essential requirements that are the foundation of the building of all cities.

Lesson of Our Boards of Trade

"On Victoria Day, May 24, there was a banquet given by the Fort George Board of Trade, at which I was an invited guest. These Boards of Trade in the various cities and towns of Canada seem to me to fulfil a new and most desirable function. The representations are regarded as being of great importance, and the deliberations of some of the Boards of Trade of the large cities, such as Montreal, Toronto, Winnipeg and Vancouver, carry almost national weight. The chambers of commerce in England are not nearly so comprehensive in their functions, nor are they of any practical importance as a means of expressing matured and impartial business opinion. They are simply offices for the compilation of business statistics.

"Here in Canada I find your Boards of Trade are centres of authoritative information, unprejudiced by political, religious or any other than purely business considerations, and are advisory bodies of the utmost weight and value. The organization of such bodies in Great Britain would be one of the several valuable lessons that we in the Old Country might learn from your young and energetic Dominion.

Optimistic Flotations

"The expectations with which I came out to Canada have been more than abundantly realized throughout the whole of my trip. It has been five or six weeks of hustle, but every moment was full of interest, and almost every moment one of pleasure. I am confirmed in my previous belief that Canada offers a magnificent field for investment for British capital, and that this capital will come to the Dominion in increasing amounts as the years go by.

"It is true that there have been recently floated on the British money market a number of Canadian propositions that are, to say the least, very optimistic in their expectations, and that all future offerings should be, and no doubt will be, scrutinized with care before the British investor will put his money into them. But for the sound Canadian propositions there is money in plenty, and particularly for those which are based on legitimate civic growth and on the development of land or other natural resources."



Nothing is so hygienic as success, and the success in making a picture and then reproducing it is a pleasure never to be forgotten. It is an achievement, and all successes write themselves on the face. We are what we are on account of the difficulties we have overcome, the obstacles that we have met and surmounted.—
Elbert Hubbard

CANADA'S DEVELOPMENT ONLY BEGINNING

That the English investors' appetite for Canadian securities has not by any means been satisfied and continues as strong as ever, is shown by the following remarks made by the Chairman of the Scottish and Canadian General Investment Company at the annual meeting held in Edinburgh recently.



"UNDOUBTEDLY, large sums of money are being poured into Canada at the present moment, and the remark is often made that Canada cannot absorb all this money profitably, and that trouble is sure to follow. I think, however, that such a view is an unduly pessimistic one, and is made by those who do not realize the value and potentialities of this immense Land of Opportunities which now holds such a vitally important place in the British Dominions.

"The vast immigration to Canada which is taking place to-day, and which will, in all probability, continue for many years, necessitates the provision of large sums for financing these immigrants, most of whom are connected with the leading industry of agriculture. In addition to this, towns are springing up all over the Dominion, and industries

and manufactures of all kinds are being developed at a very rapid pace.

"Such being the case, I venture to think that we have seen only the beginning of the progress and development of Canada, and that if we invest a considerable proportion of our money there, in securities selected with that care and consideration which it will be the endeavor of your Board to exercise, the shareholders of this company will be amply satisfied with the results.

"With the valuable assistance of our Canadian agents, we have been fortunate in securing exceedingly good outlets for our money there. We propose to continue to devote ourselves largely to Canadian investments when satisfactory opportunities arise, in order to take advantage of the great prosperity of the Dominion."



Mr. Foster's Epigrams of Empire

THE Royal Colonial Institute gave a dinner, June 11, in honor of Hon. George E. Foster, Minister of Trade and Commerce, in Fishmongers' Hall. The gathering included many mercantile and commercial magnates and most of the leaders in the London Canadian circle. Earl Grey presided, and Mr. Foster's was the only speech. He spoke for half an hour, sketching the wonderful rise of the Dominion.

"We may have gone wrong according to Cobden's theories," said Mr. Foster,

"but, by George, we have results," was one of his epigrams.

Another was: "I wish somebody would bury the word emigrant. When a man leaves Britain for Canada he is simply moving."

In an eloquent peroration, Mr. Foster appealed for the combined wisdom and experience of all parts of the Empire to be brought together: "Within the last 25 years the Empire has outlived its organization. Shall we lie down and say we are unable to make an organization which shall keep this empire one?"

Finance and Commerce

Canada's Trade Prosperity

FIGURES issued from Ottawa on Canada's trade for the past fiscal year demonstrate conclusively the sound commercial state of the country.

The total trade for the year amounted to \$862,699,732, an increase of no less than \$103,605,343, as compared with the preceding fiscal year.

Imports totalled \$547,382,582, an increase of nearly \$86,000,000; exports totalled \$315,317,250, an increase of nearly \$18,000,000.

The year's increase in trade, over fourteen per cent., is one of the largest, if not the largest, in the history of Canada.

Of the total imports for the past year \$335,204,452 were dutiable goods, while \$186,144,249 were free goods.

The Customs revenue totalled \$87,548,452, an increase of \$14,250,908.

Exports of domestic products for the year totalled \$290,223,857, the principal items being: Agricultural products, \$107,143,375; animals and their produce,

\$48,210,654; mines, \$41,324,516; forests, \$40,892,674; manufactures, \$35,836,284; fisheries, \$16,704,768.

The increase in agricultural exports was approximately \$24,500,000. In manufactures the increase was not quite half a million. Fisheries exports increased by a little over a million. On the other hand, there were decreases of a little over four millions in the exports of animals and their produce; nearly five millions in the exports of the forest, and a million and a half in mineral exports.

During the year Canada imported coin and bullion to the value of \$26,033,881, as compared with only \$10,206,210 for the preceding year.

No better indication of the prosperity of the country can be brought forward than what is represented in the above figures. With the rapid peopling of Western Canada and the development of our vast natural resources no other result could be expected.

A table giving a summary of trade returns appears on the next page.



Our 1911 Pulpwood Trade

THE Forestry Branch of the Department of the Interior has finished the compilation of the statistics of pulpwood consumption for 1911, and will shortly publish the results as their Bulletin No. 30.

The consumption of pulpwood showed an increase of 73,801 cords (or 12.3 per cent.), namely, from 598,487 cords in 1910 to 672,288 cords in 1911. The average price per cord (\$6.45) was the highest paid since these statistics began to be compiled in 1908.

The increase in the production of pulp was 22,229 tons, viz., from 474,604 tons in 1910 to 496,833 tons in 1911 (an increase of 4.7 per cent.) Fifty-four firms sent in reports, an increase of three.

Quebec mills, 28 in number, consumed 58 per cent. of the total quantity of wood used; Ontario, with fourteen mills, used almost one-third; the four mills in New Brunswick took 6.8 per cent. of the total and Nova Scotia's seven mills about half that quantity.

The actual quantities of pulp con-

The Trade of Canada—One Month Period

TRADE BY CLASSES.	ONE MONTH ENDING APRIL.			
	1909	1910	1911	1912
<i>Imports for Consumption.</i>	\$	\$	\$	\$
Dutiable goods.....	13,440,343	18,578,642	20,164,063	30,214,139
Free goods.....	9,091,330	12,093,796	11,514,911	15,393,352
Totals, imports, (merchandise).....	32,531,673	30,672,438	31,678,974	45,607,491
Coin and bullion.....	69,898	184,549	865,213	246,062
Total imports.....	22,601,571	30,856,987	32,544,157	45,853,553
Duty collected.....	3,788,480	4,883,015	5,265,450	7,860,759
<i>Exports.</i>				
Canadian Produce:—				
The mine.....	1,926,144	2,276,828	2,156,814	2,384,849
The fisheries.....	232,350	355,370	306,093	235,036
The forest.....	1,642,465	1,900,903	1,653,526	1,478,042
Animal produce.....	1,469,776	1,518,729	1,671,775	1,032,168
Agricultural products.....	4,843,112	6,061,072	3,051,035	5,936,313
Manufactures.....	1,747,833	2,380,011	2,102,368	2,601,537
Miscellaneous.....	1,117	14,768	1,621	9,044
Totals, Canadian produce.....	11,862,797	14,507,681	10,943,232	13,676,989
Foreign produce.....	492,041	362,222	607,854	562,667
Totals, exports, (merchandise).....	12,354,838	14,869,903	11,551,086	14,239,656
Coin and bullion.....	42,445	287,004	326,614	1,240,684
Total exports.....	12,397,283	15,116,907	11,877,700	15,480,340
<i>Recapitulation.</i>				
Total trade—Merchandise.....	34,886,511	45,542,341	43,230,060	59,847,147
Coin and bullion.....	112,343	431,553	1,191,827	1,486,746
Totals.....	34,998,854	45,973,894	44,421,887	61,333,893
TRADE BY COUNTRIES.	IMPORTS.		EXPORTS.	
	1911	1912	1911	1912
	\$	\$	\$	\$
British Empire—Total.....	7,407,757	9,388,657	5,276,733	6,326,107
United Kingdom.....	6,536,128	8,213,125	4,810,318	5,653,477
Australia.....	44,458	38,707	146,173	158,215
British Africa.....	12,164	8,748	16,000	211,856
British Guiana.....	67,672	58,050	2,208	9,871
British West Indies (incl. Bermuda).....	359,399	387,045	175,625	146,269
Newfoundland.....	29,001	13,665	94,276	35,860
New Zealand.....	45,006	157,778	7,694	81,767
Foreign Countries—Total.....	25,136,430	36,465,496	6,600,967	9,154,233
United States.....	21,947,138	32,165,742	5,421,517	7,980,626
Argentine Republic.....	270,002	313,485	132,893	231,617
Belgium.....	127,387	211,647	177,706	265,842
France.....	667,555	1,007,189	101,924	56,068
Germany.....	557,100	812,469	225,850	195,839
Holland.....	225,586	376,768	37,499	84,501
Italy.....	69,537	121,930	1,282	21,323
Japan.....	98,331	267,480	5,876	19,685
Mexico.....	275,569	70,527	21,686	21,003

sumed are as follows: Quebec, 390,429 cords; Ontario, 213,667 cords; New Brunswick, 45,824 cords, and Nova Scotia, 22,221 cords. Pulp manufacture in British Columbia is still in the experimental stage.

Quebec's Export Regulations

The effect on the price of pulpwood of Quebec's prohibitory regulations as to export of wood cut on crown lands has been awaited with interest. The conclusion to be drawn from the figures of the bulletin is that an increase of almost one dollar per cord has resulted.

The average price paid for pulpwood in Quebec in 1911 was 97 cents per cord greater than that paid in 1910.

In Ontario the price fell twenty cents, while New Brunswick and Nova Scotia show increases of twenty to thirty cents per cord.

Spruce is still far in the lead as a pulpwood, over four-fifths of the wood used being of this species. Somewhat less than one-fifth of the total consumption was balsam fir, and poplar and hemlock each furnished less than one per cent. of the total. The *Canadian Forestry Journal* points out that the proportion of balsam fir used for pulp is constantly increasing.

Only four species—namely, spruce, balsam fir, poplar and hemlock—were used for pulp in 1911. Quebec used all four, Ontario and Nova Scotia all but hemlock, and New Brunswick only spruce and balsam fir. The proportions of the two principal woods to the total consumption in the various provinces were as follows: Quebec: spruce, 75 per cent., balsam fir, 23.8 per cent.; Ontario: spruce, 90 per cent., balsam fir, 9 per cent.; Nova Scotia: spruce, 81 per cent., balsam fir, 18 per cent.; New Brunswick: spruce, 96 per cent., balsam fir, 4 per cent.

The annual consumption of pulpwood per mill in the Dominion was 12,450 cords, almost the same as that for 1909 (12,442 cords) and quite an increase over

that for 1910 (11,735 cords). Ontario gives the highest average cut per mill, viz., 15,262 cords.

The aggregate export of wood-pulp was 259,514 tons, of which 221,167 was mechanical and 38,347 chemical pulp.

The total value of the pulp exported was \$4,902,862, an average value of \$18.89 per ton.

In 1910, 328,977 tons of pulp, valued at \$5,694,896, were exported. The mechanical pulp was worth \$3,436,670, or \$15.54 per ton, and the chemical \$1,466,192, or \$38.23 per ton. The mechanical pulp thus formed 85.2 per cent. of the export, and the chemical 14.8 per cent.

The United States received 99.1 per cent. of the mechanical pulp exported, and 99.8 per cent. of the export of chemical; the United Kingdom, 0.9 and 0.2 per cent. respectively. There was practically no export to any other country.

While exports of wood-pulp decreased by 69,463 tons, the quantity exported to the United States increased over that taken in 1910 by 3,103 tons, that country taking almost 52 per cent. of Canada's total product.

In trans-Atlantic markets it seems that Scandinavian and German pulp are successfully competing with the Canadian product, probably owing to the lower cost of labor in these countries and perhaps, also, to the fact that smaller profits may be satisfactory to capital. The home market, also, has increased its production by some 40 per cent. since 1908, when it took 34 per cent. and in 1911 took almost 48 per cent.

Our United States Trade

Canada now supplies approximately half of the United States import of pulp.

Less pulpwood in the unmanufactured state was exported in 1911 than in any year since 1907. The decrease is confined to Quebec, which sent to the United States over 140,000 cords less pulpwood than in 1910; Ontario and New Bruns-

wick, on the other hand, have both increased their imports to the United States.

Still, of the 1,520,227 cords of pulpwood produced in Canada in 1911, considerably over half (nearly 56 per cent.) is exported unmanufactured, the quantity being 847,939 tons.

The total value of the pulpwood produced was \$9,678,616, that of the pulpwood manufactured in Canada \$4,338,024, and that of the export being \$5,340,592.

Had Canada manufactured into pulpwood the pulp she exported, she would have received, instead of the \$5,340,592 she actually got, approximately \$15,000,000.

The pulpwood thus exported would have supplied sixty-eight mills of the average size of those operating in Canada, and the Dominion, instead of having fifty-four pulp-mills, would thus have a hundred and twenty-two. Quebec could supply, with her export, forty-five mills of the average size operating in the province, and New Brunswick could double her number.

Imports of wood-pulp nearly doubled in value, namely, from \$49,000 in 1910 to \$94,000 in 1911.

Special Government Commission

A SPECIAL Commission of the Department of Trade and Commerce, consisting of Mr. Richard Grigg, Commissioner of Commerce; Prof. Adam Shortt, Civil Service Commissioner; E. H. Godfrey, of the Census and Statistics Branch; W. A. Warne, of the Statistical Branch of the Trade and Commerce Department; R. H. Coates, of the Department of Labor, and John R. K. Bristol, of the Department of Customs, will begin work at once on the task of co-ordinating and making generally more complete the various statistical reports and information not gathered by the Federal and Provincial Governments.

At present there is considerable duplication of effort and diversity of results apparent in the reports on crop statistics, labor statistics, trade, transportation, and other subjects dealt with by both the Provincial and Federal Departments, and the object of the Commission is to secure a larger measure of collaboration between the Dominion and Provincial authorities.



May Bank Clearings

A GAIN of over \$170,000,000, or 26.5 per cent., over May, 1911, a grand total of \$814,220,000, or over \$100,000,000 larger than the preceding month's clearings, is the record of bank clearings in Canadian cities for the month just passed, according to the *Financial Post*—a most reassuring index of Canada's financial position.

Montreal's total was the largest, although only some \$41,000,000 greater than that shown by Toronto. With regard to actual increase Toronto had first place, with an advance of \$42,857,000. Winnipeg's actual increase was over forty million dollars, while Montreal had third place with a \$38,181,000 gain.

Out of nineteen, fifteen cities had gains in advance of one million dollars. Four of these were below the \$2,000,000 mark, three above it, and five of four, five, six, eight and nine million dollars, in addition to the larger gains by Toronto, Winnipeg and Montreal.

Saskatoon still held first place in percentage increase, that for the last week being 123 per cent. Next came Edmonton with 97 per cent. Four other cities with percentage advances of over 40 per cent. are Regina, Moose Jaw, Winnipeg and Brandon.

A decrease of 35 per cent. by Brantford slightly mars the good record made by other cities.

	April, 1912	May, 1912	May, 1911	Inc.	
Montreal.....	\$222,790	\$247,675	\$209,494	\$ 38,181	18.2
Toronto.....	170,540	206,382	163,524	42,857	26.2
Winnipeg.....	115,841	139,362	99,142	40,219	40.6
Vancouver.....	52,324	55,979	46,522	9,456	20.3
Ottawa.....	23,655	24,599	18,545	6,054	32.6
Calgary.....	20,760	24,105	19,241	4,864	25.3
Quebec.....	11,633	13,078	11,154	1,924	17.2
Victoria.....	14,683	14,814	12,670	2,143	16.9
Hamilton.....	13,561	13,901	11,090	2,811	25.3
Halifax.....	7,923	8,043	7,297	746	10.2
St. John.....	6,774	7,657	7,312	344	4.7
Edmonton.....	16,335	18,229	9,247	8,981	97.1
London.....	6,986	7,567	6,148	1,418	23.1
Regina.....	9,038	8,738	5,835	2,902	49.7
Brandon.....	2,207	3,052	2,177	874	40.1
Lethbridge.....	2,601	2,932	2,488	443	17.8
Saskatoon.....	9,307	10,598	4,747	5,851	123.3
Brantford.....	2,370	2,465	*3,833	1,367	35.7
Moose Jaw.....	4,739	5,037	3,411	1,625	47.6
Total.....	\$714,072	\$814,220	\$643,886	\$170,333	26.5
Ft. William.....	2,693	5,309			

* Decrease. (000's omitted.)

LATER CLEARING HOUSE RETURNS

Returns for weeks June 15, 1911; June 6, June 13, 1912, with percentage change:

	June 21, 1911	June 13, 1912	June 20, 1912	Ch'g %
Montreal.....	\$ 37,124,207	\$ 58,163,330	\$ 60,859,033	+ 63.9
Toronto.....	30,046,840	48,242,908	41,384,846	+ 37.7
Winnipeg.....	17,858,412	29,347,581	28,982,273	+ 62.2
Vancouver.....	9,124,467	12,800,239	12,810,249	+ 40.3
Ottawa.....	3,265,222	4,692,091	4,345,797	+ 33.0
Calgary.....	3,680,416	5,834,920	5,616,241	+ 52.5
Quebec.....	2,324,189	3,304,984	3,209,946	+ 38.0
Victoria.....	2,351,238	3,689,050	3,820,983	+ 62.4
Hamilton.....	2,137,029	2,974,278	2,998,963	+ 40.2
Halifax.....	1,244,609	1,885,943	1,869,066	+ 50.1
St. John.....	1,325,830	1,795,630	1,693,722	+ 27.7
Edmonton.....	2,306,639	4,561,787	3,851,865	+ 23.6
London.....	1,159,239	1,725,366	1,543,984	+ 33.1
Regina.....	1,216,948	2,003,544	.....	.....
Brandon.....	470,130	610,613	603,809	+ 28.3
Lethbridge.....	631,349	586,117	762,658	+ 20.7
Saskatoon.....	892,838	2,237,621	2,213,283	+ 147.8
Brantford.....	527,705	544,367	661,305	+ 25.2
Moose Jaw.....	714,004	1,258,078	1,302,071	+ 82.2
Total.....	\$118,401,311	\$186,258,447		
Ft. William.....	.....	1,777,914	\$1,147,725	.....

Great Increase in Dominion Trade

AT the rate of increase in the trade of Canada maintained since the beginning of the present fiscal year, the total trade of the Dominion for the full year will considerably pass the billion-dollar mark.

For April the imports increased by over \$13,000,000 and exports by nearly \$3,000,000. The complete figures for May are not available at the time of going to press, but the increase for that month and for the present month to date has been about the same in proportion.

This means an increase of approximately \$200,000,000 for the twelve months.

The total trade of the Dominion for the last fiscal year was a little over \$862,000,000. The current year promises to pass the billion-dollar mark by at least \$50,000,000.

As another indication of prosperity and the rapid development of the country, the Finance Department reports an increase in revenue for the first two months of the fiscal year totalling a little over \$5,000,000.



Increase in Import Trade

CANADIAN import trade returns just announced indicate that during the fiscal year ending April 30, there has been an increase of more than \$80,000,000 in the trade with the United States and of over \$8,000,000 in trade with Great Britain.

Imports, dutiable, from the United Kingdom were \$90,684,068; on imports, free, \$27,800,343, as against \$84,710,285 of dutiable and \$25,167,074 free in the previous year.

Dutiable imports from the United States were \$204,886,583 and free imports, \$161,695,200, as compared with \$154,552,151, and free imports of \$131,854,862.



A Hint for Municipalities

THAT a much more conservative policy must be followed by Western Canadian municipalities in order to keep good their welcome on the London money market, is the impression Mr. R. B. Bennett, M.P. for Calgary, brought home from England with him and expressed to the *Monetary Times*. One of the leading financiers of London is

credited with saying that Mr. Bennett would do Western Canada substantial service by passing the impression along.

"My own opinion is," says Mr. Bennett, "that old country financiers have concluded that Western Canada is obtaining money much too cheaply, and they think that they should share in the increased profits being realized from the use to which their money is put."



Some of our griefs we have cured, and the sharpest we still have survived, but what torments of pain we endured from the evils that never arrived!

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Transportation

THE GROWTH OF THE CANADIAN NORTHERN

From one hundred miles in 1896 to nearly five thousand miles to-day; also controlling fifteen hundred miles in Eastern Canada, and a highly efficient trans-Atlantic steamship service.

Interesting facts concerning its entrance into British Columbia.



THE advent of the Canadian Northern Railway into British Columbia was heralded by the Provincial election of November, 1909.

The British Columbia Government, wishing to secure the expansion of the Canadian Northern from Alberta to the Pacific Coast, proposed to guarantee the bonds of the Canadian Northern for the construction of this extension up to \$35,000.00 per mile, a guarantee which when submitted to the electors of the Province resulted in the return of thirty-eight supporters of the McBride Government in a Legislature of forty members.

The arrangement on which the election was contested in November, 1909, was translated into an Act in the session of 1910, and this was speedily followed by the commencement of construction eastward from Port Mann at the mouth of the Fraser River; so that, as provided in the Statute, the unpopulated section of British Columbia may receive its first competitive communication with the prairie provinces during the year of 1914.

The Canadian Northern Railway is the most remarkable product of the prairie provinces. Since 1896 it has grown from 100 miles of railway to nearly five thousand miles, operating in the great wheat growing, cattle raising and lumber producing areas of the prairie provinces alone. This in addition to

the fifteen hundred miles of road under its control in Eastern Canada, and a highly efficient trans-Atlantic Steamship Service.

Entering British Columbia

The Canadian Northern goes to British Columbia with a force of achieved business behind it and an assurance of great trade already secured in the Provinces nearest at hand. It will not only give a remarkable impetus to the commercial development of the Province, but will create and carry an immense trans-continental and trans-oceanic trade.

The location of the British Columbia section of the line has been wisely governed by the ultimate cost of operation. The gradients and curvature will be remarkably light, taking into consideration the mountainous nature of the country through which the lines passes. For almost the entire distance of 500 miles between New Westminster and the Yellowhead Pass, the maximum gradient in either direction will not exceed 0.40%, or 21 feet per mile; and no curve will be sharper than 8%, or 716 feet radius.

The line is being built to the standard of construction required by the Dominion and Provincial Governments. The gauge will be 4 ft. 8½ inches and rails weighing 80 lbs. per yard will be used.

For the first fifty miles from New



Where the Canadian Northern Pacific skirts the Thompson River five miles below Ashcroft, B.C.



Hell's Gate, Fraser River, B.C. Engineers' Camp of the Canadian Northern Pacific on the right.



Western End of the Canadian Northern Pacific Tunnel at Yale, B.C., which is 2,070 feet in length.

Westminster, the construction work has been comparatively easy, but practically all the way from Hope to Kamloops the building of the line is proving a difficult and costly undertaking. No less than 34 tunnels, a total length of 19,000 feet, will be driven.

Five crossings of the Fraser River necessitate bridges of the cantilever type, each of 500 feet span.

There will be eight crossings of the Thompson River, which will require bridges varying in length from two to four hundred feet.

Between Kamloops and the Yellowhead Pass no engineering or construction difficulties are anticipated, and it is ex-

pected that this portion of the line, some 260 miles in length, will be completed within 12 months.

It is interesting to note that the elevation of the Canadian Northern Railway summit at the Yellowhead Pass is 3,705 feet, while that of the Canadian Pacific Railway at the Kicking Horse Pass is 5,200 feet.



Locomotives for the G.T.P.

The Grand Trunk Pacific Railway has placed an order with the Canadian Locomotive Works, Kingston, for fifteen locomotives.

The Railways and the Coal Outlook

IN a country with the great coal resources of British Columbia, and the comparatively backward conditions of industrial development, it might be supposed that the inroads being made by oil threaten the markets for coal.

The British Columbia *Mining and Engineering Record* points out that the economies effected in heating plants and in the steamship service of the Canadian Pacific Railway, by the use of residuum oil as fuel in place of coal have proved to be substantial, and though the extent of the consumption of coal replaced by oil is not as yet large, a new departure is noted which will undoubtedly affect the coal market of the interior for the present—the use of oil on the railways.

Grant Hall, head of the mechanical department of the C.P.R., says he hopes

to have every engine on the Mountain Division equipped with oil burners by May, and looks for important economies in labor, cost of fuel, and a lessening of the fire risk.

If the experiment is successful, it is certain the use of oil on the railways will be extended, and the coal mines will find serious inroads on one of their most important markets as a consequence.

The Coast mines are better situated than the mines of the interior, as they have the whole Pacific Coast of the American Continent for their markets. The demand in this direction is rapidly increasing, is far in excess of present available supplies, and likely to be such as cannot be easily overtaken despite the extended use of oil.



Sir William Mackenzie on the C.N.R. and the West

SIR Wm. Mackenzie, returning from a tour of the West, June 14, announced important road extensions for the future.

At the Port Mann yards and shops, Sir William stated, surveyors were already laying out the site, which would cover 150 acres. It would be enlarged as the line developed in the West.

Regarding the extension of the C.N.R. in Western Canada, the new road to Calgary would be opened in October. The C.N.R. were constructing numerous lines in Alberta, Saskatchewan and Southern Manitoba, and when these were completed, the road would have a web of lines throughout the West that would greatly facilitate the handling of grain during the rush season.

Sir William said that the C.N.R. will this season make a bid for a large share

of the grain trade, the company being now in a better position to handle this trade than they had been previously.

Large yards and shops will also be created near Toronto and Ottawa and a 12-storey office building erected in Toronto.

In discussing his Western tour, Sir William stated that he found everything in the best of order, and that the West was booming. The country, he said, never appeared to be in better shape than it was at present, and he believed that the crops would be fully up to those of last year.



I know a man who goes through life ten minutes late. He was born behind schedule, and has never been able to catch up.—Elbert Hubbard.

Enormous Transportation Development

THESE are the days of important railway announcements.

The C.N.R. makes it known that its line to Calgary will be completed in October and that a regular network of lines will be established throughout the West from Manitoba to the Rockies about the same time. Also that it is spending \$1,000,000 a month in British Columbia.

The C.P.R. announces plans for the shortening of its Calgary-Manitoba line by 47 miles and the building of several double-tracked cut-offs; the building, at an early date, of a new road across the Rockies north of the present main line and the probable electrification of its mountain system.

The G.T.P. announces that it is on the last lap of its line to Calgary and

that its other work in the West is being rushed to completion.

It must further be remembered that J. J. Hill has his preparations about finished for an invasion of the prairies, and that the Hudson Bay railways will be in operation within the next few years. Then, too, there is a large number of independent railways, electric and steam, that are either under construction or proposed.

And last, but not least, the Panama Canal will be ready for use in 1915.

With all these tremendous works either under way or contemplated, it is little wonder that those who are given to peering into the future are optimistic. They recognize that these transportation companies would not be spending many millions of dollars in the West were not the West's future assured.



Big Transportation Deal

A DEAL has been closed, just as *The Busy Man* goes to press, whereby Sir William Mackenzie takes over the Dominion Power and Transmission Co., the \$25,000,000 holding company of fourteen subsidiary concerns, including transmission lines, generating plants and electric roads.

It is understood that Sir William will at once link up the various lines which he now controls from Niagara to Detroit, and extend the radial line from Oakville to Toronto.



Two G.T.R. Appointments

MR. L. G. COLEMAN, assistant superintendent of the Eastern Division of the G.T.R., with headquarters at Belleville, Ont., has been appointed superintendent of the Ottawa division in

succession to Mr. Morley Donaldson, who goes to Winnipeg to take over the duties of general manager of G.T.P. lines west of Fort William.



Fine Year for C.N.R.

AT the time of writing the Canadian Northern Railway has only a fortnight to go to complete its fiscal year, which ends on June 30. At the close of the week ending June 14 last gross earnings showed an increase over the corresponding 50 weeks in the previous year of \$4,179,200, or 29 per cent. Earnings from July 1, 1911, to June 14, 1912, were \$18,547,200. In the week ending June 14 gross earnings were \$375,100, an increase of \$61,900.



Fortunately, most of our troubles never come to pass.

Some Topical Cartoons of the Month



THE KING'S BIRTHDAY

"Many Happy Returns of the Day, Your Majesty."
—Toronto Globe



UNCLE SAM: "Another 'Adjunct' if Reciprocity had carried."

—Toronto News



Toronto's Earthquake Shock

—Vancouver World



New Ontario's Deputation to Queen's Park

—Toronto World



A Chained Lion

—Toronto News



Premier Flemming Tops the Poll

Among the Magazines

Marriage and Business

Arthur W. Newcomb in the Business Philosopher

WE got through it somehow. When the survivors were counted, there were none missing.

Perhaps we ought to have expected it, then we might have been prepared. But while we hoped it would happen, we dreaded it, until the ice formed around our several hearts. And while we feared it would occur, we should have mourned bravely, but bitterly, if it had not transpired.

When the event was assured, our bright spring sunshine flickered out behind a thick cloud of lonely grief. Also, at the same time, our joy would have shattered our vocal chords if we had tried to sing it.

Do you remember the somewhat uncomfortable and fatal death of Mr. Brian de Bois Guilbert in Scott's *Ivanhoe*? 'Twas an excess of conflicting emotions that killed him.

That is why we carefully counted one another after we had congratulated Wiggins.

Yes, yes, impatient reader, I thought you knew I was talking about Wiggins' announcement of his betrothal to Ada Cricket.

We inundated Wiggins with felicitations upon his almost unbelievable good fortune. And we meant it all from the bottom of our happy hearts. Good old scout! He almost deserved her!

Also we could have deluged him with tears, and drowned him in the bitter flood as a matter of conscientious homicide—for taking Ada Cricket away from us. And we meant that, too, from the bottom of our sadly riven hearts.

The violence of the storm passed. Maggie O'Brien wrung out our long-

suffering office rug, and hung it over the window-sill to dry. Its colors would never be the same again.

Still angry because we were so glad, and still glad because we were so angry, we slowly groped our emotional way toward lucidity.

Wiggins was as serene as the Pleiades in his lofty ecstasy.

The face of Socratic was enigmatical—not to say cryptic.

Finally Fussberg overflowed his fragile dykes again.

Marriage for the Barnyard

"After all, Wiggins, a man of high aspirations has no business to do anything so commonplace as to marry. Marriage is for barnyard fowls. Let the eagle have none of it. You may prefer the coop—my choice is the sky."

"Solace yourself the best you can, Fuss," derided Wiggins, seeing through his would-be tormentor. "Ada says there's sound philosophy in declaring all unattainable grapes sour."

"Your treatment of the vanquished is magnanimous, Wigg. There is nothing more noble on the part of a victor than this pleasing disposition to rub it in. Why try to convince me that the lost grapes are sweetly palatable?"

"I suppose you are trying to be facetious, Fuss," beamed Wiggins, too happy to care, "and it does credit to your stoutness of heart. Here's hoping that you speedily find the One Woman, and that she makes you as happy as I am."

And Wiggins was so simple and sincere about it that even so irreverent a cynic as our own Fussberg could only bow in silence.

A little air of seriousness having for a time cooled our minds, Socratic took advantage of the lull to ask a question.

"Purely as a business proposition, Wiggins, what is your opinion of marriage?"

"Socratic, I'm surprised and pained," lamented the blushing hero of this idyl. "With me, at least, marriage is in no sense a business proposition. So I have no such opinion as you request."

"Your romantic position is, then, that man's marital state bears no relation whatever to his economic, financial, and commercial concerns and interests?"

"Oh! I beg your pardon. I didn't get your drift. Naturally, marriage bears a close relation to a man's business career. It steadies him, gives him inspiration and incentive, encouragement and consolation, counsel and warning, courage and determination."

"Always?"

"Of course always," mocked Fussberg, "when viewed through a brand new solitaire diamond ring."

"Of course I referred to harmonious marriages" announced Wiggins in orotund. "Unhappy wedlock has quite the opposite effect. It kills a man's inspiration, saps his incentive, discourages effort, multiplies his cares, impairs his judgment, dulls his moral sense, drives him to dissipation, robs him of peace, and makes him a prey to anxieties and fears that unfit him for responsibility."

"Well, then, as a good business man, what would be your advice to a young man of marriageable age—Fussberg, for example?"

"Thanks, Socratic," scoffed Fussberg, "I have been perishing for Wigg's wisdom. My business future halts, limps, hesitates, and crumbles for want of it."

"My advice to dear Fussberg—or any other young man similarly situated—is to get himself carefully and harmoniously married without needless delay."

"My word, but that's profound," admired Fussberg. "How do you ever

think up such clever original things, Wiggs? And how shall I ever thank you, you perfectly grand man? With those few words, so simple, and yet so saturated—not to say dripping—with meaning, you have made the way so clear, so plain that I think even the wayfaring man, though a 'Dubheimer, would not err therein. The rest is easy."

Finding the Ideal

"Could you be a little more specific, Wiggins?" pleaded Socratic, eliminating Fussberg from the colloquy with a gesture.

"First of all, of course, is to find the Right Woman."

"And how?"

"I can only tell you how I found her," confided Wiggins. "It was by doing my best all the time, to make myself worthy of the kind of woman I had pictured as my ideal."

"You think, then, that this self-development, by mystic, occult power, brought you and your ideal together?"

"I can't say as to that. But I do think that unworthiness on my part would have clouded my vision and warped my judgment, so that I might not have known her when we met. And, even if I had known her, it might well have prevented my winning her."

"Having found and won the Right One, then, what is the next step?"

"Well, there you go beyond my experience, Socratic. What would you suggest?"

"You don't think it all-sufficient, then, to have found and won the Ideal?"

"Why, no. I suppose adjustments would have to be made, even when living with one's ideal. I've read somewhere that the way for a husband to live harmoniously with his wife is to win her love anew every day and under every circumstance and condition of their life together."

"And how, Wigg?"

"I can only echo your question, Socratic," sighed Wiggins. "Of course I have my theories, but no real knowledge of the subject."

"You have had some practical experience and gained some real knowledge about winning a woman's love during your courtship, haven't you?"

"Yes, but that's different."

"Why different?"

"Well, why—er—oh—hum. Why, you're together more after you're married, and—oh—er—well, and you have to face commonplace, humdrum, material realities instead of musicales, yacht-parties, and moonlight strolls."

"Why should being together more change your methods of making love? And you have both attended to your commonplace, humdrum, material affairs during the last year, haven't you?"

"I see, I see! The conclusion is obvious and inevitable. Marriage is a lifelong courtship!"

And Wiggins lapsed into silence, gazing out of the open window, over roofs, across the sunlit bay, and far away to the dim horizon of the Pacific.

Looking Always for Best Motives

"But you and Ada have had your troubles occasionally, even during courtship, haven't you, Wiggins?" What a way for Socratic to break that beautiful reverie!

"Oh, we used to, but not for a long time, now."

"How did you learn to avoid them?"

"Well, we used to have misunderstandings. I used to take offence at some things she said and did. But I always found, when we adjusted our differences, that I had misinterpreted her motives. So I made up my mind, once for all, that I could trust her, absolutely—that she was good, beautiful, and true at heart. Then, no matter what she said or did, I assigned to the words or act, the highest and best motives. And I have not been disappointed!"

"But has she never misunderstood you?"

"Yes, she used to. But I learned to give her my full confidence and treat her with perfect frankness, and now she doesn't misunderstand."

"I notice that you buy flowers for her, open the office door for her, get her wraps and help her into them, put on her rubbers, are on the alert for little gifts that please her, lower the shade if the sun shines in her eyes, carry her bundles, study her and anticipate her little wishes. Do you expect to let an elegant home, plenty of servants, and a big allowance take the place of all that after you are married?"

"Well, wouldn't she appreciate the larger substantial evidence of my affections more?"

"Do you think she appreciates your present tireless industry and financial acumen more—even when she knows it is all for her sake?"

"No, I guess not. I never saw anyone so delighted with little attentions and thoughtfulness. Perhaps that's the woman of it."

"Perhaps," remarked Socratic seriously, "even with all these attentions, however, Wiggins, do you ever find it necessary to tell the lady how you feel toward her?"

"Well, if I don't tell her frequently, she makes pointed inquiry."

"Think it would be a good thing to keep that up, then?"

"I hadn't thought of it, but unquestionably it would be. She doesn't seem satisfied with one declaration. Nor does she care to take it for granted. And I don't see why she should change in that respect after marriage."

"Did you ever hear of married folks quarrelling?"

"Unfortunately I understand such occurrences are frequent."

"And how many does it take to make a quarrel?"

"At least two."

"What, then, is a sure and certain prevention of quarrels?"

"Well, I found some time ago, that if I were to be cross or speak sharply at all, it most certainly must not be in response to angry or grieved words. But these all are mere surface indications, Socratic. How are we to keep the inner life sweet and harmonious, so that all these expressions shall be spontaneous and genuine?"

"How do you expect Mrs. Wiggins will occupy her time?"

"Why, she will manage our home, read, go calling, entertain, perhaps get into the woman's club work, attend to her church duties, and go to places of amusement and instruction with me. Why?"

The Right to Be Useful

"Go over all that again in your mind. Would you be satisfied with that kind of existence?"

"Why, no, I can't say that I would. But that's the way women seem to want to live."

"Taking the sex by and large, should you say they are satisfied and happy with nothing better to do than that?"

"Well, they are rather a discontented lot. But what's the remedy?"

"What would be the remedy in your own case?"

"Why, I'd get to doing something really useful and profitable mighty quick. But I'm a man. With a woman, it's different. Besides, I don't want my wife to work for money."

"Why not?"

"Well, if I'm not able to supply her with all she needs, I'll not marry her."

"Noble sentiment, surely. Sure you don't want her to be dependent upon your purse, and to feel her dependence?"

"Well, what's the harm?"

"How would you like to be dependent upon her income, and to be made to feel your dependence every day?"

"I wouldn't endure it a minute."

"And do you think she has a spirit less noble and independent than yours? Do you think her desire to be useful is less than yours?"

"But she can find expression for her aspirations in the training of her children."

"But will her children occupy all her time for the rest of her life?"

"No, I suppose not. But what can she do?"

"Think she has intelligence enough to find her work and make a success of it if you encourage and help her?"

"She could do it without my help if I were willing. And I see now that I will be."

Independence and Freedom

"Then, if she is financially independent, what is the logical conclusion?"

"She will be otherwise independent, I suppose—or ought to be. If I trust her—and I do—I ought not to subject her to any kind of restraint or coercion. But wouldn't we grow apart that way?"

"Have you ever read Ibsen's 'Lady of the Sea'?"

"Yes, I remember now, she was wild to leave her home and husband until he gave her freedom to go. Then she was perfectly contented to stay. I think I get your idea very clearly."

"And what, deeper than all these things, and permeating them, is the one great element in marital harmony and happiness, Wiggins?"

"Love, of course."

"And is this of less importance than pride, ease, pleasure, gain, position, or fame?"

"I suppose, if it is to be preserved, all these must be made secondary—they must each or all be sacrificed to it if necessary. But, there must be positive means of keeping the sacred fire alight on the altar."

"And what, after all, is this of which you speak?"

"It's undefinable, Socratic, and can't be analyzed. I have heard many synonyms for it, though the one I like best is 'a sense of oneness'."

"And how would you preserve 'a sense of oneness'?"

"By cultivating mutual interests, mutual joys, and mutual aims, by mutual growth and development and mutual achievement."

Just then Ada Cricket came in, so radiant and yet so demure that we all held our peace. It was impossible for any of us to break the ice. Perfectly self-possessed she looked from one to another of us. Then her woman's intuition seemed to tell her the whole story. With a new glow in her eyes and face, she turned to Socratic:

"Please, Mr. Socratic, won't you catechize me, too?"

Socratic looked as if he was going to bolt for the door.

"Good heavens, Ada Cricket," he burst out at last, "do you think I'm a Laura Jean Libbey?"

"But you've been putting Mr. Wiggins through—and taught him much wisdom. I know it."

"But, my dear child," protested Socratic, fumbling the papers on his desk and slaughtering the delighted grins on our faces with a look, "don't you know that I was merely talking business with Wiggins? Haven't you been in this office long enough to know that I don't know anything but business?"

"Then your ideas of business are very comprehensive, Mr. Socratic. But, very well, if you won't catechize me as to my future happiness and how to insure it, I'll cross-examine you the very first chance I get."

And she did.

But that is no part of this record—because, for once, Socratic was the pupil.



"Haste makes waste," is homely and trite—but true.—Sheldon.



Some people are so painfully good that they would rather be right than be pleasant.—L. C. Ball.



The Government of a nation itself is usually found to be but the reflux of the individuals composing it. The Government that is ahead of the people will be inevitably dragged down to their level, as the Government that is behind them will in the long run be dragged up.

In the order of nature, the collective character of a nation will as surely find its befitting results in its law and government, as water finds its own level. The noble people will be nobly ruled, and the ignorant and corrupt, ignobly. Indeed, liberty is quite as much a moral as a political growth—the result of free individual action, energy and independence.—Samuel Smiles.

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Contents of the July Magazines



Rod and Gun in Canada

Reminiscences of a Sojourn at a Hudson Bay Post.

The Wizard of Ontario's Highlands.

A Prince Edward Island Angler: An interview with Mr. Bell.

The Culture of Black and Silver Foxes: Breeding.

A Great Unspoiled Country.

Piggie Goes a-Boating.

Maganetawan to Lake Nipissing by Canoe.

The Late Judge Mabey as a Sportsman.

Alpine Club of Canada: The Camp Circular.

Advice to Swimmers.



The Canadian Magazine

Borden's Parliamentary Manner. By Francis A. Carman.

Art Treasures at Laval. By E. J. Phillips.

A Young Volunteer of 1812. By Ida Burwash.

Maritime Provincialisms and Contrasts. By F. A. Wightman.

Grenfell from a Deck Chair. By W. Lacey Amy.

One April Dusk in England. Verse. By Arthur Stringer.

Deveau's Redemption. Fiction. By Frederick C. Curry.

Art and the Chafing-Dish. By Edith G. Bayne.

O' Canada, My Beloved Land. From the French of Sir George E. Cartier. By John Boyd.

The Wager for Love. Fiction. By Captain Leslie T. Peacocke.

Return of the Scrapegrace. Fiction. By Florence Warden.

Bath: An Ancient Watering-Place. Illustrated. Norman Trick.

Royalty at the Races. Illustrated.



The Craftsman

Walt Whitman: From a Portrait by John W. Alexander. Frontispiece.

Boyhood Days with John Burroughs. Part Second.

A New Art Development in England. Color Printing from Wood Blocks Done by a Society of Artists. Illustrated.

The Preservation of Our Native Plants. Digest of a Lecture Given at the New York Botanical.

Enchanter's Nightshade: A Story. By Emma Bell Miles.

A Study of Home Garden-Making on a Large Scale. Illustrated with Pictures of an Estate Planned by Rollin Saltus.

Building American Homes of Field Stone. Interesting Effects in Texture and Color Attained by the Logical Use of this Primitive Material.

White Egrets and the Millinery Trade.

Modern Country Homes in England. By Barry Parker.

A Craftsman Stone House and a Shingle Bungalow Designed for Real Home Comfort and Outdoor Living. Illustrated.

The Value of the Open Fireplace in Modern Home Building. Illustrated.

Windbreaks for Beauty and Utility. Illustrated.

Water Fowl for the Country Estate. Illustrated.

The Legislative Efforts of England and Greece for the Regulation of Child Labor.

Selling a City for \$500,000,000. A New Outdoor Life for Girls.



British Columbia Magazine

Canadian Banking. Dealing with the Canadian banking system, which has advantages over systems in use in other countries.

New Westminster. An illustrated article compiled from facts supplied by the Board of Trade. During the last four or five years the Royal City has made astonishing progress. The article shows why this progress will be maintained.

What is Wrong with Our Fisheries? Dealing with wasteful methods and government neglect in connection with one

of British Columbia's most valuable assets. While modern methods, such as the use of power boats, have been brought into use to increase the catches, nothing is being done to rid the rivers of chubb and suckers which prey on the spawn and tend to decrease the number of fish each year. Formerly fishermen on the Fraser and in the lakes along its course could be sure of catching any amount of sturgeon, but that fish has become almost a rarity in British Columbia waters.

Plateau and Valley Lands of Northern British Columbia. Illustrated by a series of fine photographs of the rich tracts of agricultural lands along the survey of the Grand Trunk Pacific Railway between Fort George and Prince Rupert.

In addition to the above there are many fine illustrations from other parts of the Province and articles dealing with the development of British Columbia.



Some Health Hints

THERE are simple rules taught by syndicates and schools which the man who would be healthy must obey. Eat the things that you detest—hemlock sawdust is the best—and for breakfast drink a coffee made of hay. Chew your victuals for a week, chew them till your jawbones creak, and you'll gain a pound a minute by the watch; or, says t'other rigmarole—swallow loaves and fishes whole, and you'll soon be fit to take a fall from Gotch. If for years of life you hope, never touch a drop of dope, and you're sure to live forever, gay and blithe; but (say others) for your ills let the druggist furnish pills, and the sawbones cut your leg off with a scythe. Leave your couch at early morn when you hear the rooster's horn, for the early bird's the one that catches

worms; but by other schools it's said that you ought to stay in bed, for the morning air is simply rank with germs. Follow all the helpful rules of the syndicates and schools, and the flesh will soon be growing on your slats, and you'll warble wildly well in your cozy padded cell, while you take your head apart to count the bats.—*Walt Mason.*



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Real Estate and Investments

FROM VILLAGE TO CITY IN TEN YEARS

Saskatoon has set a record in growth. Where the world's best wheat is grown has sprung up in less than a decade a city of wonderful promise; a place where business is done mainly on a cash basis. It is the real giant of central Saskatchewan.



“WITH the exception of real estate, business in Saskatoon is conducted on a basis of cash, thirty days.” So said a citizen of Saskatoon to the editor of the *Monetary Times*.

Saskatoon, he writes, has the air of a cash basis community. Where long credit prevails, one usually finds stagnant business conditions. Saskatoon is not in that class.

The wonder is that such a splendid metropolis should have been built upon the prairie in less than a decade. If it had not grown strong as well as tall and broad, it might easily have been now a lanky weakling. It took care to acquire commercial sinew as it grew.

That is why Saskatoon is the real giant of central Saskatchewan.

Only Eight Years Ago

Less than eight years ago, there were 113 people here. To-day the population is 18,000. Those figures speak volumes.

Men there are who remember the vast wilderness, Canada, and the laying of the first railroad steel. They have lived to witness the great Dominion.

Children in Saskatoon can tell the whole story of the city's wonderful career.

Such a condition is only possible in a new country such as this, with a foundation of agricultural possibilities which nothing can shatter.

Here are some advantages claimed by this progressive city:

On carloads shipped in, Saskatoon's wholesale distributing territory extends to about 45,000 square miles, stretching into Alberta to within 98 miles of Edmonton, and embracing over 180 thriving towns and villages on operating lines—an increase of about thirty within three years.

On goods manufactured locally, such as flour, Saskatoon controls a distributing area of about 70,000 square miles, within which there are at present upwards of 250 young towns and villages.

A charter has been granted to the Canadian Agency, London, England, for the construction of a river dam about thirteen miles north of Saskatoon, the preliminary work upon which is proceeding.

The completion of this enterprise will enable the production of power in unlimited quantity at a cost sufficiently low to render the city an attractive centre for the location of industries. Meantime, power is supplied by the city at a moderate figure.

Altogether, the Canadian Agency will spend \$2,000,000 during 1912 on the construction of the river dam and in the laying down of about nine miles of street railway, which will be operating by September, 1912, a portion of the steel being down already. These nine miles are the first instalment of a service which, within the next few years, will radiate in every direction throughout and adjacent to the city.

Saskatoon may be entered by rail

from nine different directions (before long from fourteen).

These diverse railway facilities nearly all constitute sources of coal supply. Further, her location in the centre of the West enables Saskatoon to draw her coal supply from every available quarter with almost equal facility.

The city claims to control the Eastern Canada distribution business for 90 miles north, 49 miles south, for 71 miles east and 250 miles west on the Canadian Northern Railway; or, in other words, a total actual wholesale distributing area extending to almost forty-five thousand square miles of the finest agricultural land in the Dominion. This territory will be approximately the same

on the Canadian Pacific and Grand Trunk Pacific Railways.

The wheat and oats which took the championships against all-the-world competition at the great 1911 National Corn Fair, Columbus, Ohio, U.S.A., were both grown in Saskatoon's magnificent district, while Sir Thos. Shaughnessy's \$1,000 prize offered at the Great Land Show, New York, November, 1911, for the world's best wheat, was won by Mr. Seager Wheeler, of Rosthern—also in Saskatoon district.

The growth of the city is substantial. The only adverse factor apparently is the outside subdivision gambling, a crime common from coast to coast.—F. W. F.



Building Permits Show Large Increases

IN May, 1911, according to the *Financial Post's* tabulation, twenty-five Canadian cities issued building permits with an estimated cost of 84 per cent. in advance of the corresponding month the previous year. The permits issued during May this year, however, do not show such a large advance as they did last year, but the increase of 23 per cent. over last year's record figures, shows that building operations are becoming more extensive.

The total for thirty-seven cities, including seven places where no building permit by-law was in force last year or where returns are not available, is over twenty-three million dollars, the actual gain over last year being \$4,194,285.

The cities west of and including Port Arthur and Fort William show an advance of almost 15 per cent., whereas cities in the East register a gain of 4.05 per cent.

Measured by actual amount, Toronto holds first place, followed by Winnipeg, Montreal and Calgary.

Edmonton's actual increase is the

largest—\$1,268,155—being, in fact, the only gain of over a million. There are, however, quite a few near or above the three-quarters of a million mark, as follows: Montreal, \$899,168; Moose Jaw, \$836,963; Saskatoon, \$777,671; and Toronto, \$749,925.

Larger than any individual increase is Calgary's decrease, which is \$1,401,420. Calgary, however, stands fourth in actual amount. The very large figure last year included two large buildings, a hotel and departmental store. Other decreases are shown by Regina, where the permits so far this year have included no large buildings as they did last year, and New Westminster, where permits for \$150,000 made last year's figure high. Sydney and Halifax in the East are the only cities with a decrease. The total of the decreases shown in the West is \$2,757,417.

The largest percentage increase is shown by Chatham, with an advance of 350 per cent. Next in order is Edmonton with 251 per cent.; Moose Jaw, 251 per cent.; Prince Albert, 212 per cent. and Macleod, 205 per cent.

May Building Permits

CITY.	1912	1911	Inc.	%
Winnipeg, Man.....	\$ 3,050,720	\$ 2,374,500	\$ 676,170	28.5
Calgary, Alta.....	2,215,392	3,616,812	*1,401,420	38.7
Vancouver, B.C.....	1,944,728	2,488,050	*543,322	21.8
Edmonton, Alta.....	1,772,575	504,420	1,268,155	251.4
Saskatoon, Sask.....	1,257,880	480,209	777,671	161.8
Moose Jaw, Sask.....	1,175,285	338,322	836,963	247.4
Victoria, B.C.....	662,165	287,335	374,830	130.5
Regina, Sask.....	407,415	1,036,190	*628,775	60.7
Prince Albert, Sask.....	292,000	93,350	198,650	212.8
Fort William, Ont.....	283,580	116,375	167,205	143.7
Medicine Hat, Alta.....	218,629	77,775	140,854	181.1
New Westminster, B.C.....	170,280	290,255	*119,975	41.3
Port Arthur, Ont.....	104,725	39,850	64,875	162.8
North Vancouver, B.C.....	56,429	52,086	4,343	8.3
Red Deer, Alta.....	43,040	106,965	*63,925	59.8
Nelson, B.C.....	25,240	16,945	8,295	49.0
Nanaimo, B.C.....	16,575	6,225	10,350	166.3
Macleod, Alta.....	12,150	3,975	8,175	205.7
Toronto, Ont.....	3,393,680	2,643,755	749,925	28.4
Montreal, Que.....	2,602,308	1,703,140	899,168	52.8
Hamilton, Ont.....	902,000	539,005	362,995	67.3
Ottawa, Ont.....	840,515	538,445	302,070	56.1
Maisonneuve, Que.....	117,800	72,500	45,300	62.5
Brantford, Ont.....	116,885	60,923	55,962	91.9
Peterboro, Ont.....	92,550	67,118	25,432	37.9
Halifax, N.S.....	90,150	111,450	*21,300	19.1
Berlin, Ont.....	75,840	56,450	19,390	34.3
St. John, N.B.....	69,900	40,600	29,300	72.2
Sydney, N.S.....	47,546	124,120	*76,574	61.7
Chatham, Ont.....	30,210	6,712	23,498	350.1
<hr/>				
Total Western Cities.....	\$13,708,808	\$11,929,689	\$1,779,119	14.9
Total Eastern Cities.....	8,379,384	5,964,218	2,415,166	40.5
<hr/>				
Total East and West.....	\$22,088,192	\$17,893,907	\$4,194,285	23.4
<hr/>				
Kerrisdale, B.C.....	\$ 324,210			
South Vancouver, B.C.....	220,000			
Lethbridge, Alta.....	165,335			
Swift Current, Sask.....	192,000			
Owen Sound, Ont.....	33,508			
Welland, Ont.....	30,968			
Stratford, Ont.....	52,000			
<hr/>				
	\$23,106,213			

* Decrease.

Editorial Wit and Wisdom

Races versus Church

Despite the heavy downpour Saturday, folks flocked to the races in crowds, at \$1.50 per. A slight sprinkle is sufficient to keep them away from church, at one-tenth the expense. Something religiously wrong here, brethren.—*Hamilton Spectator*.



Talking of Dollars

What has become of the old-fashioned silver dollar? And, come to think of it, there is a scarcity of new-fashioned paper dollars also.—*Toronto Star*.



Pointer for Young Men

Hope we are not too late to notify young gentlemen who think of marrying this month, that before marriage a woman is absolutely perfect. After the ceremony she becomes perfectly absolute.—*Jack Canuck*.



A Bovine Party

The cows are not confined to back streets alone. Last Friday fifteen of them held a conversation on the main street.—*Port Elgin Times*.



A Flotation Comparison

The average Canadian flotation today in the London market achieves about the same result as does the average tender boy who eats the average green apple.—*Monetary Times*.



Goats

During the heat of the Presidential campaign, the Department of Commerce at Washington has issued a bulletin regarding the "Possibilities of the Goat Industry."—*Monetary Times*.

No Reduction There

And we searched the tariff list in vain for any reduction affecting stuff that we eat.—*The Windsor Record*.



A June Suggestion

A good thing to complain about just now is the excessive heat which we may expect later.—*Toronto Star*.



Loaded Bathing Suits

Those new bathing suits for women look innocent enough in the show windows, but just wait until they are loaded!—*Toronto Star*.



A Pertinent Question

What we would really like to know is whether this tending a furnace is an all-year job, or do we get a summer vacation?—*Ottawa Free Press*.



Checking the Minister

The *Toronto Star* says that the Minister of Militia will have to be checked. As though the Hon. Col. Sam were a piece of baggage!—*Hamilton Herald*.



Bad Odor

The acting Chairman of the Republican Convention at Chicago is one Rosewater. It seems, though, he is in bad odor with at least some of the delegates.—*Toronto Star*.



Children and Live Stock

France spends much time and money in teaching the science of rearing children. Such care in other countries is exercised only in regard to live stock.

Along the Trail

Cost of Living Still Advancing

THE cost of living continues to ascend in Canada. According to the latest estimate of the Department of Labor, the continued rise in prices was maintained during May, though not to such a marked extent as during the preceding month. The department's index number, which went up more than a point during April, reached the highest point in the record of the department during May.

This rise of nearly ten points in one year constitutes a record in the history of the department, and it is a noticeable feature that during last year the lowest point was recorded during May and June, while the figures for May this year show an advance over those of any previous month.

Animals and meats advanced to unprecedented levels during May, an unusual feature of the market being that all low grades have advanced as steeply as the choice grades. Grains and fodder showed an increase during the month, as also did fruits and vegetables. Decreases, on the other hand, were recorded in the case of dairy products and fish.



Canal Statistics

THE aggregate volume of freight moved through all canals in Canada for the season of navigation, 1911, amounted to 38,030,353 tons, a decrease of 4,960,255 tons as compared with 1910.

This decrease is more than accounted for by the decline in traffic at Sault Ste. Marie, applicable almost wholly to United States ore.

An increase of 211,339 tons through the Welland, and 344,956 through the St.

Lawrence canals, indicate satisfactory growth as far as strictly Canadian business is concerned.

The development of business through the canals of Canada during the past decade is as follows:

1902	7,513,197	tons.
1903	9,203,817	"
1904	8,256,236	"
1905	9,371,744	"
1906	10,523,185	"
1907	20,543,639	"
1908	17,502,820	"
1909	33,720,748	"
1910	42,990,608	"
1911	38,030,353	"

The expansion for the ten-year period between 1902 and 1911 is equal to 406 per cent.



Ontario's Dual School Policy

EXPRESSED in a nutshell the Ontario Government's plan for the reorganization of the schools in its dual school policy provides:

That the pupil upon entering the first form shall begin an oral course in English. As soon as he has sufficient knowledge of English he shall begin the course in the Primer.

In schools where French has hitherto been a subject of study, instruction in that language shall be limited to one hour daily, shall not interfere with instruction in English, and shall be optional.

Three divisions for purposes of inspection are to be established, with four Model schools for training "English-French" teachers—at Ottawa, Vankleek Hill, Sandwich and Sturgeon Falls.

New Brunswick Elections

THE Provincial Elections held in New Brunswick, June 20, resulted in practically a clean sweep for the Government (Conservative), only two Opposition men, Dugal and Pelletier, in Madawaska, being elected. In Northumberland, where three Independent Conservatives ran on the Government ticket, two of them were elected. In St. John City, York and Sunbury counties, the Opposition candidates lost their deposits. Mr. A. B. Copp, the Opposition Leader, was badly defeated in Westmoreland. Premier Flemming headed the poll in Carleton.

The result of the voting gives:
Government, 46 seats.

Independents, 2.

Opposition, 2.

The Opposition had twelve seats at dissolution.



Reduction of Cement Duties

THE Dominion Government has decided to grant for a limited period a remission of one-half the duty paid upon Portland cement and hydraulic or water lime in barrels, bags or casks, as described in tariff item 290, and upon bags in which the said cement or lime is imported as described in item 291. The remission will apply to importations made from June 12 to Oct. 31, both days inclusive.



Glimpse of the business section, Calgary, Alberta, the whirlwind city of the West, whose population has grown from 10,543 in 1904 to 61,340 to-day. Calgary has over 180 wholesale houses and is the headquarters for over 1,000 commercial travellers.

Ten Minutes Interval

THE WESTERN OPTIMIST

*The land were everything is just
right and just what is
needed.*



HE was an Easterner—a Bluenose in fact, all the way from Halifax. He was making his first trip to Western Canada, and had returned to Calgary after doing Vancouver. He had stopped off to renew the acquaintance of a former Maritimer who has been in Calgary for some years.

It is not necessary to give the gentleman's real name, but for purposes of identification we will call him Short. He was a big man of husky appearance, and in respect to his vocal powers he could easily pass as a Westerner. His voice boomed out loud and strong—much superior in fact to that possessed by the elongated annunciator at the C. P. R. station.

He alighted from the train and found his way to the office of his ex-Eastern friend.

"Hello, Dan!" was the greeting; and the great volume of sound penetrated the adjoining streets and avenues. They were good friends and the return of the salutation was all that could have been expected. First greetings exchanged they sat them down to talk over the old and the new.

Things Eastern and things Western were given due attention, and finally, as is usual in such cases, the conversation drifted around to the weather.

"You're getting pretty fine weather here now," said the Easterner.

"Yes," replied the Westerner, "it is pretty good now, but not nearly so nice as it will be later on."

"There you go," boomed the Easterner. "You're just like the rest of them. According to the people out here nothing is so good but that it will not be better and nothing is so nice that it will not be nicer.

"You Westerners are wonderfully optimistic, and when it comes to boosting you have the press agent of a stage satellite trimmed to a standstill. Why up in Vancouver a man took me out to show me a lot he had for sale. It had a big hole right in the centre. 'I wouldn't buy that lot on a bet,' I told him. 'Look at that hole right in the centre.' 'But Mr. Short,' said the man, 'surely you are builder enough to know that that hole will save you a lot of excavating.' Can you beat that?

"It rained every day while I was in Vancouver, yet every man, woman and child said that it was just what the country needed, and they hoped the wet weather would continue. I would get up in the morning, look out of the window and remark that it was still raining. 'Is it?' somebody would say. 'Now isn't that great? This is splendid weather, just what we need here; if we can only get a couple of weeks like this it will be fine.'

Now I know very well that those people were sick and ashamed of the wet weather. But do you think they would admit it? No, sir, their spirit of optimism and boost was too strong, and nothing was further from their thoughts than to exhibit dissatisfaction before a stranger and a prospective investor.

"I went out driving with a man. The streets were very muddy, and I remarked on the fact. Did the man admit it? Not he. 'Honestly, Mr. Short,' he said, 'I have been in Vancouver for four years and this is the first mud I've seen.'

"With another man I went out to look at some residential lots. They were situated on the side of a hill with a more than considerable slope. I remarked that the slope was almost too great to permit of building. What was his reply? Did he admit that the slope was somewhat pronounced? He did not. He simply said, 'Well, now, Mr. Short, you know enough about drainage to recognize the value of that slope.'

"After these experiences I do not wonder that the West is growing. It simply can't help it.

"I have tried in different ways to get Westerners to admit that conditions were not just what they should be, but it was impossible. Everything was just right and just what was needed.

"Every Westerner is an optimist and a booster, and as long as this spirit continues it will be impossible to prevent the growth of the West.

"I am willing to wager that if an earthquake happened along, the boosters would say that it was just what was needed to shake up the earth around the roots of the grain, and a landslide would be excused on the ground that it was sent to fill up the coulees.

"It's a great country. I had been led to believe before coming out that it possessed certain drawbacks, but I have not been able to find any evidence of drawbacks. In fact I am gradually being persuaded that they do not exist."

—*Western Canada Trade Gazette.*



Let Us Laugh More

Perhaps it is one of our great national defects that we do not laugh. Certainly we produce plenty of laughing material. The last two political campaigns were full of laughing matter. Are we so dull that we cannot see it? If that be our defect, first thing we know we shall be making laughter for others, and that might hurt.

—*Woodstock Sentinel-Review.*

Uncle Hemlock Gives Advice

RIGHT here is where we as fathers are often found wanting: We are too often "foolishly tender" over our kids, and are afraid we will overdo the work act with these growing boys and cause a strain upon their weak backs.

But, listen, men—the handling of a few barn timbers or the repiling of a stack or two of light dimension in your yard is not nearly so apt to strain their backs as the heavy mortgage you will be compelled to carry around upon your shoulders if you undertake to raise a family and not educate them along the line of earning their bread by the sweat of their brows.

There are altogether too many parents who seem to think that it is an unpardonable sin to allow these growing youngsters to roll up their sleeves and help the old man win a rye loaf, but instead these same parents will nigger from early dawn until the late twinkling of the fireflies in order to dress their boys in the best that the market affords and keep their walkers covered with patent leathers and plenty of jingle in the chamois-skin lined purse pocket.

Education in common high schools and colleges is needed to-day more than it was ever needed before.

We should build up the muscles of that boy's body and fill his mind with thoughts that will be helpful when the time comes for him to strike out for himself.

Let that kid of yours share the labor end and learn by the use of his own brain and muscle how these dollars come, and when he finds that it requires more than a key to the money box or a Parker fountain and a cheque book to produce the wherewith, he will not be spending quite as many of the old man's hard-earned eagles as he would if you educated him with the thought that all that was necessary in order to obtain all the specie needed was to call at any time and at all times upon papa or mamma and the long

green would be amply and abundantly furnished.

Don't make a mule or a horse out of that boy with too much work, but aim to keep his body and mind occupied with enough muscle exercise so that when he goes to college he will realize that it takes more than a few books and a penwiper to enable one to get hold of those satin ribbon-tied diplomas.—"Uncle Hemlock," in *Lumber World Review*.



Preferred Palatable Notes

THOMAS W. LAWSON, at a dinner in Boston, said of a far-famed financier:

"He is all right at heart, but his outside is prickly, and you must handle him with great caution, as they handled the Tin Can gambler.

"A gambler of the Tin Can borrowed a sum from a money lender, and when the note fell due said he could not settle.

"'You must settle!' shouted the money lender. 'If you don't settle I'll—'

"Eat that note, or I'll let daylight through you!"

"And the money lender crumpled the note into a ball and with a gulp swallowed the pulpy morsel.

"'That dose saved your life,' said the gambler, in a mollified tone, and the next day he had a streak of luck and paid the money lender in full.

"The money lender was much pleased with his honesty, and when the gambler a few weeks later called and asked for a new loan he was readily accommodated.

"The gambler, having pocketed the new loan, sat down, dipped a pen in the ink and selected a sheet of paper, whereon to write the usual acknowledgment. But the money lender hastily interposed.

"'Hold on, my friend,' he said, and he ran to a cupboard.

"'Wait a minute, my friend. Would you mind writing it on this soda cracker?'" —*Washington Star*.

Seeing the Sights

AN observant person sees some funny sights in a grocery store.

He can see "the cod fish," "the brussels sprout," "the tapioca flake."

He may also see "the mince meat," "the tea leave," "the ginger snap," "the stove polish," "the sugar scoop," "the yeast cake," "the corn starch," "the honey comb," "the cinnamon bark."

And he will observe that the tea is a great "mixer," the coffee gets "roasted" all the time, the cucumber is usually in a pickle, and the sardines are "soused." —*Canadian Grocer*.



Clothing Dan Cupid

THE recent action of the Toronto play censors in ordering a stage Cupid to be clothed in a skirt has started another amusing yarn on its round.

This one comes from the office of a paper in Toronto, where there is a sub-editor of rather Puritanical strain. Not long ago this editor had occasion to use an article which was to be illustrated by two little Cupids. The paper's artist drew the two little archers in their proverbial condition of nudity. He took the drawings to the editor, who looked at them rather disapprovingly when he noted the unclad condition of the Cupids.

"I think," he said, while his brow puckered into a frown, "you had better take those back and put a pair of pants on each of them."

And the artist, being merely an artist, smiled grimly and proceeded to put the Cupid twins in trousers.—*Canadian Courier*.



Express Messenger (to partner).—Bill, where does this dog go?

Bill (indifferently).—Dam'd if I know —he's chewed up his tag.—*The Philistine*.

Events of the Month

JUNE 1.—THE CHATEAU LAURIER, THE NEW Grand Trunk hotel at Ottawa, opened to the public.

JUNE 3.—HON. FRANK COCHRANE, MINISTER of Railways and Canals, left Ottawa to make an inspection of the St. Lawrence canals down to Montreal; his first official survey of the canals.

JUNE 4.—BARRIE, ONT., RATEPAYERS VOTED on a by-law in favor of Hydro-electric power by a majority of 464 to 42.

THE ALBERT MEDAL OF THE ROYAL Society of Arts for the current year, awarded by the council with approval of the President, H.R.H. the Duke of Connaught, to Lord Strathcona, for services in improving railway communications, developing the resources and promoting the commerce and industry of Canada and other parts of the British Empire.

CANADA TOOK STEPS AT A REPRESENTATIVE gathering at Ottawa to join with Great Britain and the United States in celebrating, in 1914, the hundred years of peace between the two great branches of the English-speaking people.

JUNE 5.—LORD STRATHCONA CONTRIBUTED \$15,000 as the last sum needed to make up \$400,000 required for Dalhousie University, Halifax, the balance, \$385,000, having been secured by a public subscription campaign.

ONTARIO HISTORICAL SOCIETY OPENED its 13th annual assemblage at Napanee.

GENERAL ASSEMBLY OF THE PRESBYTERIAN Church in Canada opened its 38th annual assembly at Edmonton, Alta.

SYNOD OF NIAGARA OPENED ITS ANNUAL sessions.

COBALT SWEEP BY FIRE, THE MOST serious since the big conflagration of 1909; business section of the town, known as the Square, gutted. Custom House, Lyric Theatre, Cobalt Hotel, Milton Carr Building, Goloska Building, Harrington's Restaurant, and other properties destroyed. Loss estimated at \$200,000.

JUNE 6.—ANNIVERSARY OF SIR JOHN A. Macdonald's death, June 6, 1891, twenty-one years ago.

CANADIAN PRESS ASSOCIATION convened at the Chateau Laurier, Ottawa. 54th annual meeting, over 150 members present. Waited on Hon. W. T. White, Finance Minister, and the Prime Minister, to request the removal of the duty on typesetting machines and parts of printing presses. Minister courteous but non-committal. New officers of the Association: President, John R. Bone, Toronto *Star*; First Vice-President, Hal. B. Donly, *Simcoe Reformer*; Second Vice-President, W. M. Obierne, *Stratford Beacon*; Treasurer, J. H. Cranston, Toronto *Star*; John M. Imrie, Toronto, confirmed as Permanent Secretary.

GALT HORSE SHOW OPENED WITH A large attendance, a large number of entries and high quality of exhibits.

JUNE 7.—AT THE UNIVERSITY OF TORONTO Convocation, the degree of LL.B., *honoris causa*, was conferred on Mr. C. C. James, C.M.G., M.A., formerly Deputy Minister of Agriculture for the Province of Ontario, and on Professor J. G. Adami, M.A., M.B., Strathcona, Professor of Pathology in McGill University.

VICE-PRESIDENT BURY and other C.P.R. officials left Winnipeg on an inspection trip of the C.P.R. system from Winnipeg to the coast.

JUNE 9.—THE DOMINION GOVERNMENT reduced the duties on cement by one-half, for the benefit of Western consumers.

PROCLAMATION PROCLAIMING BERLIN, Ont., a city, was read by the Mayor.

JUNE 10.—CONFERENCE OF THE DISTRICT Agricultural Representatives of Ontario, numbering nearly 30, opened at the Ontario Agricultural College, Guelph.

THE LONDON METHODIST CONFERENCE unanimously adopted a resolution condemning the growing of tobacco by Methodist farmers.

THE STATEMENT PUBLISHED BY THE Manchester *Guardian* that the Duke of Connaught was going to retire, officially denied.

DEATH OF PETER D. CRERAR, M.A., K.C., of the law firm of Crerar & Crerar, at Hamilton, Ont.

PRESBYTERIAN ASSEMBLY SPECIAL COMMITTEE, at Edmonton, reported unanimously in favor of the organic union of the Congregational, Methodist and Presbyterian Churches. The sixth annual meeting of the Congregational Union of Canada, at Montreal, which closed to-day, also favored union.

METHODIST ANNUAL CONFERENCE WAS opened at Toronto.

JUNE 11.—THE PROVINCIAL GOVERNMENT OF Ontario announced that twelve additional townships in Northern Ontario will be opened to settlers. Seven of these are located in the Cochrane District, where demands have been numerous, and five are in the Matheson District.

SIR THOMAS SHAUGHNESSY ANNOUNCED that the C.P.R. will spend sixty or seventy million dollars in double-tracking its line through the Rocky Mountains.

THE EIGHTH CONGRESS OF CHAMBERS of Commerce met at the Guildhall, London. Three hundred delegates were welcomed by the Lord Mayor and Premier Asquith. Passed a resolution, moved by W. P. Gundy, of Toronto, favoring "all red" steamships and cables. "If the Empire is to live, it must consolidate in commerce as well as in defence," said Lord Desborough.

WISCONSIN STATE FAIR BOARD, AFTER a heated discussion, decided to allow the Canadian Government to exhibit at the State Fair there in September. Argued that if the Board refused the Canadian display, the Canadian people would be of the opinion that Wisconsin was afraid to let Canada exhibit its products.

JUNE 12.—THE ENGLISH FINANCIAL AND commercial party, touring Canada, arrived at Halifax. They were met and welcomed by Hon. Mr. Daniels, Attorney-General, representing the Provincial Government;

Mayor Bligh, Michael Dwyer, President of the Board of Trade; Ald. Dennis, A. S. Barnstead, E. A. Saunders and A. C. Pyke, of the Dartmouth Board of Trade.

CONGRESS OF CHAMBERS OF COMMERCE of the British Empire, in London, adopted the proposal of the Toronto Board of Trade in favor of preferential trade within the British Empire, by 122 votes to 9. Fifty-eight Chambers abstained from voting. Another resolution, urging trade reciprocity and close political union between the British West Indies, Canada and Newfoundland, in view of the approaching completion of the Panama Canal, was also adopted. The next Congress will be held in Toronto in 1915.

JUDGE DAVIDSON, SENIOR JUDGE OF the Superior Court of Quebec, was appointed by Order-in-Council to succeed Sir Melbourne Tait as Chief Justice of Quebec.

SYNOD OF THE DIOCESE OF HURON opened its 55th session at London, Ont.

PRIME MINISTER BORDEN STATED AT Montreal that the Government will announce its policy on the naval question shortly after his return from England, between August 15 and September 1. Also, that the question of the establishment of a Canadian Lloyds is still under consideration, and everything possible will be done to relieve the St. Lawrence route of the imposition of higher insurance rates than those applied to New York, Boston and other United States ports.

THE ANGLICAN SYNOD, AT TORONTO, took a stand against speculating in church lands.

MR. JUSTICE CASSELS GAVE JUDGMENT in the Exchequer Court that sawn lumber from the United States is liable to a duty of 25 per cent.

SIR WILLIAM MACKENZIE ANNOUNCED at Edmonton an extensive programme of construction and improvements on the Canadian Northern Railway this year.

THE DOMINION GOVERNMENT PROMISED a delegation from British Columbia that preliminary steps will be taken looking to the final construction of the proposed bridge connecting Vancouver Island with

the mainland at Seymour Narrows. An engineering survey will be undertaken by the Public Works Department.

JUNE 14.—CANADA CEMENT COMPANY announced a cut of 10 cents per barrel for Ontario trade, making the price \$1.40. The first cut since the reduction of the duty.

THE ONTARIO GOVERNMENT ANNOUNCED its plans regarding bilingual schools.

JUNE 17.—ONTARIO PROVINCIAL GOVERNMENT'S plan for spending the Dominion grant for agriculture was announced. Ontario's share of the \$500,000 to be divided between the nine provinces amounts to \$175,753.

JUNE 18.—ANNOUNCEMENT THAT THE ONTARIO Government sold two townships in Northern Ontario to a Buffalo lumberman, as a colonization enterprise by private capital.

NATIONAL CONVENTION OF SANITARY and Heating Engineers at Calgary.

JUNE 19.—THE DUKE OF CONNAUGHT inspected the Cadets at the Royal Military College, and presented diplomas and prizes.

MR. L. G. COLEMAN APPOINTED SUPERintendent of the Ottawa Division of the G.T.R.

JUNE 20.—VILLAGE OF EDMFORD, SASK., on Jackfish branch of the C.N.R., almost totally wiped out by fire. Loss about \$250,000. Edamford was only a little over a year old.

IN THE NEW WELLAND CANAL, THE Government survey steamer *La Canadienne*, crashed into and carried away the head gates of Lock 22. Three boys were drowned, the vessel was partially wrecked and sank, and much damage done to the locks and banks, temporarily closing the canal for navigation.

JUNE 21.—A DELEGATION FROM NORTHERN Ontario, numbering about 150, visited Toronto and waited on the Provincial Government to make suggestions and assist the Government in the enlarged work of development that has been undertaken in the North country.

THE UNITED STATES CRUISER CHESTER arrived at Halifax and exchanged salutes with the citadel.

THE C.P.R. ANNOUNCED THAT A TEN million dollar contract had been awarded to Deaks & Hinds, of the Toronto Construction Co., for double-tracking the line between Sudbury and Port Arthur; work to be started at once; road expected to be in operation before winter. Twenty-five hundred men will probably be engaged by July 1.

JUNE 22.—HON. CLIFFORD SIFTON'S HORSE, Confidence, was first in the high jump at the Olympia Horse Show, clearing 7 feet 5½ inches, breaking the world's record.

JUNE 23.—THE PRINCE OF WALES ATTAINED his majority, being eighteen years of age.

JUNE 24.—FRENCH-SPEAKING CONGRESS opened at Quebec, to last a week. Representative French-Canadians present from all parts of Quebec, Ontario, Maritime Provinces, Manitoba, Saskatchewan, Alberta and the New England States.

FIRE AT CHICOUTIMI, QUE., IN THE District of Saguenay, destroyed a large amount of property, including the town hall, Saguenay Hotel, the Seminary, Convent School, several business blocks and private residences. Nearly a thousand people homeless. Loss over \$200,000.

THE GRAND TRUNK RAILWAY LINE TO New London, Conn., was formally opened.

NATURAL GAS IN LARGE QUANTITIES discovered at Tofield, Alberta, forty-one miles from Edmonton, on the G.T.P., where coal was lately found.

TWO THOUSAND KNIGHTS OF ST. JOHN in International Convention at Toronto.

A NATIONAL HOUSING ASSOCIATION OF Canada was started at Toronto at a joint meeting of the executive of the Housing Committee of Hamilton and representatives of the Directors' Board of the Toronto Housing Company. Provisional Committee formed: Mr. G. Frank Beer, of Toronto, President; W. S. B. Armstrong, Secretary. Plans formed to hold a housing conference in the fall, to which all the cities of the Dominion and Newfoundland and their labor councils will be invited to

send delegates. Leading experts on housing problems in Germany, Great Britain and the United States will be asked to attend and address the conference.

JUNE 25.—ONTARIO DEPARTMENT OF AGRICULTURE and the Ontario Fruit Growers' Association arranged to conduct an orchard competition. Province to be divided into six districts. Prizes will range from \$15.00 to \$75.00.

MESSAGES WERE SENT FROM THE FRENCH-Canadian Congress at Quebec to the King and the Pope.

THE HYDRO-ELECTIC POWER COMMISSION gave a practical demonstration of farming by electricity at Beachville, Ont.

STATUE UNVEILED AT QUEBEC TO HONOR the late Honore Mercier, the famous French-Canadian statesman, formerly Premier of the Province of Quebec.

JUNE 26.—PRIME MINISTER BORDEN, accompanied by Hon. J. D. Hazen, Minister

of Marine and Naval Affairs; Hon. J. C. Doherty, Minister of Justice; and Hon. L. Pelletier, Postmaster-General, sailed for England to discuss with the Imperial authorities, Canada's naval policy and other important matters. They were accompanied by Mrs. Borden, Mrs. Hazen, Mrs. Pelletier and Miss Doherty, Admiral Kingsmill, Sir Joseph Pope, Under Secretary of State for External Affairs, and their private secretaries. They expect to be absent about two months.

SIR WILLIAM MACKENZIE, PRESIDENT of the C.N.R., sailed on the Royal George for Bristol and London. He will be absent for about five weeks.

JUNE 28.—CONVENTION OF REPRESENTATIVES of the Boards of Trade of Western Canada at Calgary, including Alberta, British Columbia and Western Saskatchewan, to discuss the probable effect of the Panama Canal upon Western trade, and make suggestions to the Government.



COMING EVENTS

JULY 3-20.—MOTOR COMPETITION AT WINNIPEG, which is now an event of world importance and has grown into an event of the utmost moment to the farmers of Western Canada. This year an engine plow competition will also be put on.

JULY 11.—SASKATCHEWAN PROVINCIAL ELECTIONS. Nominations, July 4. Legislature dissolved, June 17.

JULY 13.—TORONTO AND HAMILTON PRINTERS, with Ladies' Auxiliary, hold Annual Picnic and Games at Hamilton.

SEPT. 4-6.—ANNUAL CONVENTION OF THE Canadian Forestry Association, at Victoria, B.C.

SEPT. 17-20.—WEST ALGOMA AGRICULTURAL Society holds its annual fair at Fort William, Ont.

SEPT. 18-19.—ASSOCIATED BOARDS OF TRADE of Western Canada meet at Moose Jaw, Sask.

OCT. 21-26.—INTERNATIONAL DRY-FARMING Congress, at Lethbridge, Alberta.



"HEAVEN helps those who help themselves" is a well-trying maxim, embodying in a small compass the results of vast human experience. The spirit of self-help is the root of all genuine growth in the individual; and, exhibited in the lives of many, it constitutes the true source of national vigor and strength.

Help from without is often enfeebling in its effects, but help from within invariably invigorates. Whatever is done for men or classes, to a certain extent takes away the stimulus and necessity of doing for themselves; and where men are subjected to over-guidance and over-government, the inevitable tendency is to render them comparatively helpless.—Samuel Smiles.

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

===== (Alphabetically Arranged) =====

Q Correspondents of BUSY MAN'S CANADA report business good all over the Dominion, which is borne out also by the reports of the commercial agencies. Building is going ahead so rapidly that in many places dealers in building materials can't keep up with the demand. Builders have so much work on hand that hundreds of calls for tenders are receiving no response. There are golden opportunities in scores of growing places in the West for small builders, brickmakers and others to start business with success assured them from the beginning. Real estate is active and prices are advancing both in city and farm property. The crop outlook was never more promising, in spite of a backward spring. There is nothing in present indications to warrant anything but optimism throughout the Dominion.

Arcola, Sask.

There were handled at Arcola last season, 491,000 bushels of grain, 300 cattle, 275 horses and 326 hogs.

Arcola is on the C.P.R., 126 miles southwest of Brandon, in a splendid farming district.

The population is 1,200. Assessment \$931.00. Tax rate 23½ mills. There are six elevators (capacity 172,000 bushels), flour mill, brick plant, and many other industries. There is an opening here for a steam laundry and other industries.

The Board of Trade is liberal towards new industries. Write the Secretary, J. R. Donaldson, for what they will do to induce industries to locate here.

The President of the Board of Trade is J. W. Kennedy; Town Clerk, J. R. Donaldson, (who is also Secy.-Treas. of the town). W. M. Connor, Mayor, and T. C. Yeoward, Postmaster.

An electric power and light plant has been installed. Water is supplied from Moose Mountain by gravity system. There is a chemical fire engine and other fire-fighting equipment, in charge of H. R. Francis, Fire Chief. The Chief of Police is F. J. Owen.

There are public and high schools, town hall, court house, land titles office, opera house, two hotels, four miles of sidewalks, Government phones, local and rural; C.P.R. Telegraph, Dominion Express.

The banks and their managers are: Union, A. Lowe; Merchants', J. N. Kennedy.



The invisible makes the nation. The nation is not made great, it is not made rich, it is not made at all, by mines and forests and prairies and water-powers. Great men make a nation great, and the qualities that make men great are invisible.
—Lyman Abbott.

A Fine River

Railway Just Completed

Great Natural Resources

ATHABASCA LANDING (Lincoln Park)

Possesses all these and in a short time will become a Great City and

A GREAT CENTRE

A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

Full particulars from

**Northwest Empire
Land Company, Ltd.**

303-304 Stair Building

BAY STREET - TORONTO

Athabasca Landing, Alta.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge. A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

Athabasca Landing—Continued.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 1,200. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nancekeville; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. McKernan. Assessment \$250,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal, managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



For every failure there is a reason. A point has been overlooked. A mistake has been made. Somebody has erred. In some manner the man, in the vernacular, has "fallen down." Perhaps he has been satisfied to give up the ghost and stay down. If he had, instead, been big enough to rise above it all and fight it out to a finish there would have been no failure. At such times he who is up and doing and keeps his eye on the trigger commands the situation, takes up the battle and wins.—Henry Clews.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

Is the property endorsed by the Board of Trade. Situated on the original city limits—level, high, and dry.

An investment here will interest the shrewd investor and make him money quickly. Prices will advance shortly.

OPPORTUNITY INVESTMENT CO. LIMITED

114 KING ST. WEST, TORONTO

Head Office, EDMONTON, ALTA.

Branches, VANCOUVER, B.C.; WINNIPEG,

MAN.; KAMLOOPS, B.C.

References: Royal Bank

Brandon, Man.

Vice-President George Bury of the Canadian Pacific Railway was in Brandon recently to make an inspection of recent improvements. The double-track between Brandon and Winnipeg is finished, and hereafter better speed can be made between the two leading cities of Manitoba. The Canadian Pacific Railway terminals at Brandon are also being greatly improved and the fine new depot is nearly completed. Vice-President Bury inspected the new terminals and the double-span bridge over the Assiniboine river. He was much impressed with the great activity in Brandon and added: "Brandon never looked so good to me before." He said the improvements undertaken by the Canadian Pacific Railway were made absolutely necessary by the rapid expansion of business in Brandon.

The bank clearings of Brandon for the week ending June 6, 1912, were \$694,912, as compared with \$654,611 for the same week in 1911. For the first five months of the year 1912 the bank clearings were \$11,825,385, as compared with \$10,204,557 in 1911, an increase of \$1,620,828.

Customs receipts in Brandon for the month of May were \$38,474.73 as compared with \$35,451.44 for the same month last year.

The Dominion Government has decided to lay out the land lying between the Brandon Experimental Farm and the Assiniboine River as a beautiful park. This land was originally set aside for experimental farm purposes by the Government, but was never so utilized.

Brandon's new Winter Fair Arena is said to be the first building of its kind in Canada and the third in America, the other two being the Coliseum at Chicago and the Armory at Scranton, Pa. The method of construction is known as the three-pin hinge system. The building, which will be 136 x 260 feet, is being constructed without a column of any description. There will thus be a clear, unimpeded view of the arena from all parts of the house. The arena proper, in which the procession of live stock will take place, is 80 x 100 feet, while the auditorium will accommodate 4,000 people on the benches and 2,000 on the promenades surrounding the arena. There are also a number of private boxes, seating from six to seven persons each. Work on the building is being rushed and it will be completed in time for the winter fair this year.

Exactly three weeks from the day the elevator of the Maple Leaf Milling Company at Brandon was destroyed by fire, the Company awarded the contract for the building of a new elevator to George H. Archibald & Co., Ltd., of Winnipeg. The new elevator will be 80 feet from the flour mill of the Company and will have a capacity of 120,000 bushels. Between the elevator and the mill cement storage tanks will be built.

The manager of the Brandon Summer Fair announces that the entries for the three stake races at the great gathering in July have established a record for Manitoba. In the 2.20 pace 2.15 trot stake there are 29 entries. In the 2.35 pace 2.30 trot stake there are 21 entries, and in the free-for-all-stake, 7 entries. The majority of these horses are going through the circuit of fairs which commences at Calgary June 30 and takes in Moose Jaw, Winnipeg, Brandon, Regina, Saskatoon, Edmonton and Lethbridge. The formation of this circuit has brought the horsemen from the Western States in large numbers. The speed committee of the Fair Board have added a fourth stake race for 2.25 trotters, stake \$1,000; entries close June 15. Marks made on May 24 or subsequently no bar.

The Eighth Annual Sale of Pure Bred Stock, under the auspices of the Manitoba Cattle Breeders' Association and the Dominion Department of Agriculture, was held at the Brandon Summer Fair Grounds on May 30. Cattle breeders were present from various sections of Manitoba, Saskatchewan and Alberta. The bidding was brisk and with two or three exceptions all the animals were disposed of at prices averaging higher than those of last year.

Female help is extremely difficult to obtain at the present time. There are advertisements appearing daily for over 25 servants at wages varying from \$15 to \$25 per month, with board and lodging. As one gentleman remarked, "The person that can get these positions filled would be worthy of being knighted."

There is also a dearth of stenographers and typists, mattress makers, tent and awning makers, dressmakers, etc., and all at good salaries.

The Fire Department of the City Council, always on the alert to have the most efficient apparatus for the safety of the city, have agreed to purchase a new motor, combina-

Brandon—Continued

tion chemical and hose wagon from Messrs. W. E. Seagram & Co., of Walkerville, Ont., at a cost of \$7,580.

Mr. English, of Kenton, who recently sold his section of land for \$30,000, has purchased a large residence on Princess Avenue and 14th St.

The population is 15,965; assessment, \$11,801,232; tax rate, 21 mills.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c. per M watts. Water is supplied by Assiniboine River. Good sewerage system.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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NO one knows to a certainty what Shakespeare was; but it is unquestionable that he sprang from very humble rank. His father was a butcher and grazier; and Shakespeare himself is supposed to have been in early life a woolcomber; whilst others aver that he was an usher in a school, and afterwards a scrivener's clerk.

He truly seems to have been "not one, but all mankind's epitome." For such is the accuracy of his sea phrases that a naval writer alleges that he must have been a sailor; whilst a clergyman infers from internal evidence in his writings, that he was probably a parson's clerk; and a distinguished judge of horseflesh insists that he must have been a horse-dealer.

Shakespeare was certainly an actor, and in the course of his life "played many parts," gathering his wonderful stores of knowledge from a wide field of experience and observation. In any event he must have been a close student, and a hard worker; and to this day his writings continue to exercise a powerful influence upon the formation of English character.

Bredenbury, Sask.

Land values in Bredenbury are rapidly rising. Improved farms may be purchased from \$15 to \$30 per acre. Prairie lands are selling at from \$10 to \$20 per acre.

Bredenbury is making great preparations for the coming season, and it is expected that railway activities, as well as the influx of new settlers, will make real estate movements active. As the centre of a rich farming district, Bredenbury is already an established success. The district, within a radius of 15 or 20 miles, is well settled, and this town is the natural market for several thousands of well-to-do farmers.

The waterworks system, costing \$30,000, is now in operation.

In 1911 the grain shipped from here totalled 500,000 bushels.

There are many opportunities here for merchants and business men. The Secretary of the Board of Trade will supply particulars.



Broadview, Sask.

Broadview is a divisional point on the main line C.P.R., 266 miles west of Winnipeg. Handled last season through its three elevators (capacity 90,000 bushels) 173,000 bushels of grain, and the stock yards shipped 300 cattle and 350 horses. There are seven miles of track in the C.P.R. yards here. The C.P.R. monthly payroll exceeds \$10,000.

This is an ideal country for horse breeding, grain growing, or the general agriculturist. The Government Remount Station is here where choice horses are bred.

The Imperial Bank, under the management of R. S. Wilkinson, attends to the no small money transactions of this busy town.

The population is 1,000. Assessment, \$453,424; tax rate, 17 mills. A. L. Brown is Mayor; A. Sinclair, Treasurer and Clerk; R. G. Wilkinson, President Board of Trade; H. W. Macdonald, Secretary; A. L. Brown, Postmaster. There are schools, churches, hotels, fire equipment, C.P.R. pipe line, hydrants; Government phones, local, rural and long distance; C.P.R. telegraph, Dominion express.

Burnaby, B.C.

Burnaby has two and three-quarter miles waterfront on the North Arm of the Fraser, which is being deepened to accommodate deep-sea shipping. There are fourteen miles of electric railway within its boundaries, The C.P.R. and G.N.R. lines cross it. Telephone and electric light and power services are available in every part of it.

The municipality is now expending \$500,000 on roads, \$350,000 on waterworks, and \$86,000 on school sites and buildings. On June 30 last there were 103 miles of roads and 38 miles of sidewalks.

The municipality of Burnaby joins Vancouver on the east and extends from Burrard Inlet to the North Arm of the Fraser. Its area is 38 square miles, population 8,000, and assessment for 1910, \$18,500,000. The tax rate is 10 mills on the dollar on improved property and 18 mills on wild land. It was the first community on the coast to adopt single tax, to the extent of exempting all buildings and other real estate improvements from taxation. This it has done ever since its incorporation seventeen years ago.

The soil of Burnaby is very rich, like that of most of the Fraser Valley, and capable of producing a great variety of crops, including many varieties of small fruits.



Success is a matter of outliving your sins.



Fortune has often been blamed for her blindness; but fortune is not so blind as men are. Those who look into practical life will find that fortune is usually on the side of the industrious, as the winds and waves are on the side of the best navigators. Success treads on the heels of every right effort; and though it is possible to overestimate success to the extent of almost defying it, as is sometimes done, still, in any worthy pursuit, it is meritorious. Nor are the qualities necessary to ensure success at all extraordinary. They may, for the most part, be summed up in these two—common-sense and perseverance.—Samuel Smiles.

Calgary, Alta.

Calgary's population increased in a truly remarkable manner between the time of the Dominion census of 1911 and the City Police census taken last month. The Government returns gave it as 43,400. The Police census totalled 61,340, an increase of over 17,000. Considering that this was accomplished with only one line of railway, the designation, "City Phenomenal," is well deserved.

From an assessment of \$53,000,000 in 1911 to \$112,544,400, with a tax rate of 12½ mills in 1912, shows also a striking increase.

Public utilities, owned by the city, operated under the direction of commissioners, indicate by their statistics that the expansion is an all-round one. The Municipal Street Railway now carries 40,000 people per day, putting into the city treasury a profit of nearly \$10,000 per month over working expenses, interest, contingent fund, etc. The Light and Power Department, too, is turning in nearly as much more. The waterworks system has a small deficit, due to the many extensions being made in order to meet the demand. A survey is now in progress for providing water for 120,000 people, and will, when the work is completed, cost about \$800,000.

Four new concrete bridges are contemplated at a cost of \$1,200,000, to replace in part the smaller steel structures across the Bow river.

The Canadian Western Natural Gas, Light, Heat and Power Company has already more than half the main laid between Calgary and the wells. This main will bring 35,000,000 cubic feet into the city daily. Another main is spoken of by the company. At the Hydro-electric power plant there is room for further enlargement whenever it is called for, and the city is assured of an ample supply of cheap power for all industrial purposes.

To Calgary will come the honor of having grasped in earnest the possibilities of the Panama Canal as it will affect Western Canada. A conference of all the Boards of Trade, Industrial Bureaus and Municipalities is called for June 28. This will be attended by representatives from British Columbia, Alberta and the western part of Saskatchewan. Several prominent men have undertaken to lead the discussions on the various matters of

special interest which will be debated. It is proposed that Calgary shall have interior elevators where grain may be cleaned and stored.

In this connection the Committee in charge of the conference arrangements has decided that a permanent organization will be the better way to promote the objects for which the conference is called, as the interest of each town and city is recognized to be the interest of all. So, in all probability, there will come into existence an organization dealing altogether with questions arising out of the operation of the Canal.

The Calgary Board of Trade has deferred joining with other organizations in asking the Government to suspend the tariff on cement. As the volume of building is double this year, supply from the local mills is inadequate, though these, when constructed, were estimated to be sufficient for most of the Province of Alberta. Their combined output is 3,000 barrels per day, while the market in the city alone requires more than double that amount. Four hundred thousand barrels is the estimated requirements here for the remainder of the building season. Cutting the tariff in half will help some.

The Interurban Railway, with a charter for 1,200 miles in Alberta, is to build 60 miles to Carbon this year. This system will be to the farmer what the street railway is to the citizen.

Pressure is being brought to bear on the Dominion Government to the end that something may be done towards improving the Post Office building, where business is transacted under difficulties, on account of limited space.

Crop conditions in this district continue excellent. Business is good. Bank clearings, building permits, customs collections, municipal revenue and other sources of official returns show gratifying increases. The city's last fortnightly payroll was \$118,000 exclusive of contract work.

Two million dollars is to be spent in Calgary on public buildings by the Dominion Government, which now, according to Senator Lougheed, recognizes the fact that Calgary is destined to become a great city. The City Planning Commission is trying to have a general civic improvement scheme adopted with this expenditure as the nucleus. "Lougheed Civic Centre" is the way it is being spoken of.

Calgary—Continued

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compelin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The enormous strides in the building activity of the city is shown by the subjoined statistics of building permits:

Full year, 1909.....	\$ 2,420,450
Full year, 1910.....	5,589,594
1st 10 months, 1911.....	11,664,138
February, 1912.....	939,924

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

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Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The city council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.

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CHILLIWACK, B.C.

Edmonton, Alta.

Edmonton is now a Single Tax city. The business tax, which netted the city \$28,000 last year, is abolished and hereafter taxes will be collected only on land and special franchises.

Railway contractors are exhibiting the most tremendous activity. Special trains of construction material and equipment are daily passing through the city on the way to the front. Construction is now proceeding on the main lines of the Grand Trunk Pacific and Canadian Northern to the west; on the C.N.R. Grande Prairie branch to the north-west; on the Edmonton, Dunvegan and B.C. line to the north-east; on the C.N.R. Athabasca Landing line to the north; on the C.N.R. Pakan branch to the north-east; on the Edmonton-Camrose branch to the south-east, and it is understood the right-of-way is being cleared preparatory to grading operations on the C.N.R. branch to the south-west.

The work of demolition of old buildings on Jasper Avenue is making way for the handsome £20,000 banking office to be erected by the Royal Bank. Work is progressing rapidly on the great Tegler Block addition. Excavation is about completed and concrete work is proceeding. This building, when completed, will cover 150 ft. by 210 ft., with frontage on three streets.

Work on the high level bridge is progressing rapidly. Four spans are up and work on the fifth is well under way, with men busily engaged setting the girders and beams into place.

A three-storey block, costing \$40,000, will be built for H. W. McKenney, M.P.P., on Fourth Street, between Jasper and Athabasca Avenue. The Edmonton Brewing & Malting Company will erect a \$500,000 building, 113 by 165 feet, of solid brick, between Twentieth and Twenty-first Street and Mackenzie Avenue and the track.

The following are some interesting facts concerning Edmonton:

Street railway, 28½ miles. Cost, \$980,500.

Water mains, 73¾ miles, distribution system cost \$906,297.87. Water supply limited only by capacity of Saskatchewan River. Light and power plant, 5,400 kw., cost \$996,960.

Edmonton is situated on three transcon-

tinental railways, has 12 railroad outlets and 9 proposed outlets. American roads coming from south. Twenty-two daily passenger trains serving Edmonton.

Individual and undisputed territory greatest of any city on American continent—800 miles west of Winnipeg, 650 miles east of Vancouver.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

1909, \$2,128,166; 1910, \$2,159,106; 1911, \$3,672,260.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.

EDMONTON

¶ We own a property adjoining the City limits on the two-mile circle from the Post Office. Also a property in the same vicinity on the three-mile circle.

¶ These properties will easily reach *three to five* times the present prices.

¶ We guarantee every lot we sell to be high, dry and level. If you find it different you can have your money back with interest.

¶ Our Edmonton Office has re-sold several lots already at an advance of from \$50 to \$100 a lot on a two months' holding, showing over 100 per cent. on the money invested.

¶ Half of the subdivision was sold through our *Edmonton Office* in about six weeks to Edmonton people. Several of them intend building *this summer*.

¶ We reserved some lots and are building on them *now*.

The Property Is Restricted
and will be a most desirable
residential district

¶ Edmonton is destined to be one of the largest, if not *the* largest, city of the Canadian Prairie. You can't go wrong in buying close-in properties at first prices direct from the owners.

¶ Write to-day for information that may lead to a *very profitable investment*.

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"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practise a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

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Fort William, Ont.

Two special trains, one on the Canadian Northern Ry. and one on the Canadian Pacific Ry., left Winnipeg on Monday, June 10, evening, and arrived at the Head of the Lakes early Tuesday morning. Nearly 300 of Winnipeg's prominent business men, including Mayor Waugh, the City Council and City Controllers, were on board.

The excursion was planned by citizens of Fort William and Port Arthur, to enable the Winnipeg people to see for themselves the enormous amount of improvements that is taking place in this city.

The excursionists, as guests of the citizens of Fort William and Port Arthur, were, on their arrival, taken over the entire length of street car lines from the western city limits of Fort William to the eastern border of Port Arthur. After luncheon they embarked on the yachts "Sigma" and "Whalen" for a trip around the harbors of the two cities.

The visitors expressed themselves as astonished at the remarkable development which has taken place on the water front. When it is considered that fourteen million dollars' worth of improvements are to be spent this year alone on Fort William's harbor, we can very well account for the expressions of wonder made by the Winnipeg business men.

Grain shipments from Fort William this year, since the opening of navigation, as compared with last year, show an increase of approximately eighty-five per cent. inward freight, also shows a large increase over last year's figures. Indications point strongly to an enormous amount of lake shipping this year, which will probably exceed any previous year's figures by at least sixty-five or seventy-five per cent.

One of the further features that will enter into the development is the immediate development of the iron deposits that are known to exist in the vicinity and will eventually lead to a commerce and trade in the iron and steel industry at Fort William.

Houses to rent here are very few. Messrs. Young and Lillie will build ten houses and other construction companies contemplate building largely in the immediate future.

Fort William would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivalled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now 20,644; the assessment, \$25,088,743.50; tax rate is 26 mills. C.P.R., C.N.R. and G.T.P. telegraph, and municipal-owned telephone service are in operation and Bell connections.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Western Press Association meets here in July.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.



The greatest results in life are usually attained by simple means, and the exercise of ordinary qualities. The common life of every day, with its cares, necessities, and duties, affords ample opportunity for acquiring experience of the best kind; and its most beaten paths provide the true worker with abundant scope for effort and room for self-improvement. The great high-road of human welfare lies along the old highway of steadfast well-doing; and they who are the most persistent, and work in the truest spirit, will invariably be the most successful.—Samuel Smiles.

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Lethbridge, Alta.

Prosperity on every side is the impression gathered by the tourist or visitor to Southern Alberta in these days; and the number of such visitors increases from month to month as the date for the approaching Dry-Farming Congress draws nearer. It is the educational aspect of the Congress, however, that is now being especially emphasized by the promoters; and, as pointed out by Executive Secretary John T. Burns, it is precisely this feature which is bound to contribute in the most important degree to the future prosperity of Western Canada along industrial and commercial lines.

It is believed that Lethbridge's resources will be taxed to the limit to accommodate the throngs of delegates who have signified their intention of attending the Congress; but extensive preparations are in hand for enlarging the present facilities for taking care of the visitors.

A notable feature of the present influx of outsiders into Lethbridge is the almost universal interest being shown in local and suburban properties, especially farm lands; and real estate dealers report an increasing number of enquiries for improved acreage property, with many important sales to newcomers who will undertake mixed farming and market gardening operations on a large scale. At the present time a very large proportion of enquiries being received from outside points comes from the States of the Central West.

Following the transfer of the A. R. & I. lands to the Department of Natural Resources of the C.P.R., announcement is made by Mr. J. S. Dennis, Assistant to the President, that the department will extend to the Lethbridge district the important work of ready-made farms now being carried on elsewhere. They will establish on the irrigated lands east of Lethbridge, immediately, seventeen ready-made farms of one hundred and sixty acres each, upon which buildings and improvements will be placed this year; the farms to be colonized early next spring.

By-laws totalling \$303,000 for local improvements have been passed by the rate-payers.

Included in the list of new buildings for Lethbridge this year are a Labor Temple, a Masonic structure, at least two churches, and many residences.

The people of Lethbridge will this year show their faith in their city to the extent of approximately \$1,350,000. That will be the expenditure for 1912—that amount of money will be checked out by the secretary-treasurer before December 31 next. Their confidence in the future of Lethbridge may therefore be financially rated in the millions.

Never before has this city spent so much money in one year.

The 1912 expenditure will be divided \$1,100,000 for capital outlay and \$250,000 for current or administration expenses. These figures are only approximate, but, based on expenditures already fixed and estimates which have gone through, they give a very close estimate of the grand total.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072; assessment \$18,-634,744, tax rate low.

The bank clearances are compared in the following table:

For full year, 1910.....	\$27,095,709
For 1911.....	28,503,298

Progress in building operations is shown below:

Issued during 1908.....	\$ 365,495
Issued during 1909.....	1,268,215
Issued during 1910.....	1,210,810
Issued during 1911.....	1,033,380

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships, W. D. Lawson; Molsons, K. D. J. C. Johnson; Imperial, W. R. Seatle; Royal, J. M. Aitken; Toronto, C. A. Stephens; Union, G. R. Tinning; Montreal, W. J. Ambrose; Commerce, C. G. K. Nourse; Merchants', C. R. Young.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

The International Dry-Farming Congress meets here October 21 to 26.

Macleod, Alta.

The north-east quarter of section B-26, adjoining the south-west of the surveyed town-site of Macleod, has been sold for the sum of \$600 per acre. Land to the north was sold for \$720 an acre to the G.T.P. It is said now on good authority that the G. T. P. and the C. N. R. intend to build their workshops and machine shops on the land purchased.

The Odd Fellows are planning to erect a handsome new temple on the north-east corner of 3rd Avenue and 21st Street, in a very short time. The plans have been prepared, and as soon as certain arrangements can be made, the contract will be given out. The new building will occupy 99 feet on the avenue and 66 feet on the street. It will be constructed of brick or stone, and will cost in the vicinity of \$35,000. It will be two storeys in height, with three large stores on the ground floor, fronting on the Avenue side.

Real estate dealers are anxiously awaiting the announcement of the Grand Trunk Pacific's plans in connection with their line to Macleod. At present nearly all inside property and close-in subdivisions are being held back, and very little property is moving. That real estate in Macleod is rapidly increasing in value is well evidenced by the sale of twenty-one blocks of property on 24th Street, between the Macdonnell block and the Metge-O'Brien block, at \$262 per foot, to R. C. Macdonnell. This is the highest price ever paid for Macleod property. The vendor was Charles Robinson, of Louisville, Ky., who purchased the property about a year ago for \$175 per foot. Mr. Macdonnell intends to begin the erection of a modern business block on the property just as soon as the plans can be prepared.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

People who are in the position of knowing inside information are buying up available property, and brokers in Calgary, Vancouver, Winnipeg, Toronto, and Quebec have been busy acquiring options for unknown clients.

Macleod is being called to-day the Saskatoon of Alberta, on account of the railways that are centering upon it. Railway men look upon it as the natural centre of Southern Alberta, and their predictions that the three transcontinental lines would centre upon Macleod in order to get their wheat to the Panama Canal through the lowest grade across the Mountains appears to be coming true.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties, collected: April, 1911, \$1,378; April, 1912, \$3,730.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The population is 2,500; assessment, \$3,949,970. Government telephone system, C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

The annual report of the Harbor Commissioners of Montreal to the Hon. J. D. Hazen, Minister of Marine and Fisheries, shows that the receipts on revenue account were \$912,255, while the amount distributed on capital account was \$2,334,119. The debenture debt at the end of the year was \$316,607,000.

In the year, 401 vessels arrived from trans-Atlantic ports, their tonnage being 1,695,613, an increase of 40,199 tons for the season. The combined number of vessels of all classes to enter the port was 12,432, with a tonnage of 6,613,271.

Grain received in the commissioners' elevators amounted to 13,849,475 bushels, a decrease of over 1,000,000 bushels for the year.

It is said that \$40,000,000 will be expended by the railways in and around Montreal within the next three years. This large outlay is being undertaken by the Canadian Northern, the Grand Trunk and the Canadian Pacific Railways, with the Canadian Northern assuming over half of the expenditure. With the formal acceptance of the plans for the tunnelling of the mountain, the Canadian Northern Railway expects to begin operations early in the spring upon the gigantic task which it has undertaken.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Montreal is also the great cheese and butter export emporium of North America.

Receipts at the customs house for the fiscal year just closed amounted to \$19,952,789, against \$18,327,193 the previous year. Every month showed an increase over the corresponding month of 1910-11. The receipts for March, 1912, were \$1,881,847, against \$1,825,217 in March, 1911, although there was one working day less this March

than last. The March revenue at the inland revenue office this year was \$747,638, against \$643,869 in March, 1911.

Last year was a heavy one in the port. Despite serious interference with shipping owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year; 726 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle, and 3,725 sheep.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police, O. Campeau.



The rough, uncultured man delights in seeing something happen before his eyes. The man of refinement finds pleasure in those experiences that give rise to thought and reflection.—Goethe.



Newton's was unquestionably a mind of the very highest order, and yet, when asked by what means he had worked out his extraordinary discoveries, he modestly answered: "By always thinking unto them." At another time he thus expressed his method of study: "I keep the subject continually before me, and wait till the first dawns open slowly by little and little into a full and clear light."—Samuel Smiles.

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Constant personal contact with the world's Leading Fashion Centres brings to this Store the very newest effects in Woman's Apparel.

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Transfers of funds, collections, payments, commercial credits in Europe, United States and Canada transacted at the lowest rate.

Moose Jaw, Sask.

The ratepayers have passed a by-law authorizing the street cars to run on Sundays, and the by-law granting certain concessions and a free site to the George White Sons Company, implement manufacturers, of Brandon, failed by a few votes to receive the necessary two-thirds majority.

The Bank of Saskatchewan, with headquarters in Moose Jaw, is getting ready for business. Eastern financial men have been in the city preparing for the opening and it is stated that the stock of the new bank will be placed on the market at an early date.

The installing of a temporary pump and apparatus, etc., to replace that which was destroyed in the recent power house fire, has been rushed and is now in operation.

Moose Jaw's new hotel, The Empress, has been opened for business. Mr. Harry Meade, the proprietor, whose former hotel of this name was destroyed by fire last February, purchased this building before it was completed, put in an army of workmen and rushed the building to completion.

All records for building in the history of Moose Jaw were found to be broken when the permits were totalled for the month of May.

The total amount of the permits for the month amounted to \$1,175,285.

The highest month for any previous year was June, 1911, when the permits totalled \$752,165, and the permits for May of this year are in excess of this figure by the handsome margin of \$423,120.

Customs returns totalled \$173,783, as against \$41,411 for the corresponding month last year. Clearing house returns amounted to \$5,037,086, as against \$3,411,958 for May, 1911.

The issue of permits during the present season figures about \$1,000,000 monthly; and many new residences are going up in almost every part of the city.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric

light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,402. This had increased by 1911 to \$27,770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

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- ❑ The Busy Man's Canada offers a splendid money-making proposition to self-supporting students.
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- ❑ Sit right down to-day and mail a letter asking for particulars to the manager of

THE BUSY MAN'S CANADA
79 Adelaide Street East
TORONTO

Moose Jaw, Sask.—*Continued*

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.



And everything that is satisfied dies at the top.—*Elbert Hubbard.*



Business is done on enthusiasm, animation, persistency.

We put too much faith in systems, and look too little to men.—*Benjamin Disraeli.*

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H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Porcupine, Ont.

The generally accepted opinion on the outside that the camp has dwindled into a moribund condition so far as development work is concerned is not borne out by the actual facts, as shown in figures just gathered, writes Chas. Fox to the *Toronto World*.

Compared with last December, there are fewer prospective mines in operation, due in most cases to a lack of funds where companies and syndicates begun operations without proper financing, but at several of the larger properties more men are employed underground now than last fall.

One feature that stands out prominently is the employment of more skilled labor. The demand for common labor is not so brisk. This is explained by the fact that surface and building work was completed last year. This is to be expected in the second year's life of a mining camp.

For instance, at the Vipond and the Hollinger, where stamp and crushing mills have been under construction for several months, with that work now completed, many carpenters and machinists are laid off to make room for underground miners. The wage list in the main is not materially decreased on account of the change, for the camp has reached a stage now where skilled labor alone must be employed.

The big decrease from that of last summer comes mostly from the fact that workers of small properties and small lot owners are financially tied up. The cessation of this character of development work lost the camp in the neighborhood of a thousand workers of the "smaller pay" class. In time this loss will be entirely covered with the increase in the number of skilled hands employed in mining.

The skilled miner is in a class by himself, and the wages paid are in most cases double that which the surface worker secured. So with a reduction in the number of workers, it does not necessarily follow that the Porcupine payroll has decreased to any perceptible degree.

In the Porcupine district proper there are twenty-nine prospective and partially developed mines, in addition to a dozen smaller syndicates operating now, as compared with fifty-three last December. These are as follows: Three Nations, Roches, Seneca Porcupine, Hughes, Mulholland, Achilles,

Crown Chartered, Smith Vet, Hudson Bay Porcupine, Winkler, Jones, Montreal Shamrock, Dorne Extension, Big Dome, North Dome, Dome Lake, East Dome, Standard, Success, Vipond, McEneaney, Moneta, Hollinger, McIntyre, Pearl Lake, Gold Mines, Jupiter, Plenaurnum, Gold Crest and the Petch Syndicate.

In the Turnbull Territory, in addition to the preparations for summer work by the Huronian Prospecting and Engineering Syndicate, there are six small syndicates operating, while in the Carmen, McArthur, Price, and Byers, a dozen other small concerns are proving up property.

There are a total of 40 working concerns in the entire district now carrying a payroll of 2,000 men.

Proving-up work during the last year shows that the ore-bearing belts narrow down gradually, and that until new territory is proven up there are not the opportunities for surface helpers that existed a year ago, while the skilled wielder of the drill and pick comes into his harvest.

It is ever so in a mining camp and Porcupine is no exception. The working period has merely taken the place of the boom era temporarily. Production provides the substantial growth, and with another year's work further weeding-out will have taken place till the actual future Porcupine-producing belt will be accurately known.

Considering the fact that mine men had almost impossible conditions to contend with until very lately, the progress made is commendable indeed.

A new hotel with 20 rooms is to be built immediately at Mattagami Landing, and a permanent hotel will be built directly facing the river. Need of good accommodation is felt, as traffic through this settlement is increasing.

Mattagami Landing is the point from which launches connect with Waweatin and Sandy Points, above and below, respectively, where power companies have generating stations, and it is also a stopping place for prospectors going to and from the townships to the west of Tisdale.

Among the buildings in Porcupine which are a credit to the camp, the new King George Hotel is worthy of special mention. It is modern and up-to-date in every way both as regards equipment and service, and would be an ornament to many an older and larger city.

Port Arthur, Ont.

The ratepayers have passed the car works by-law and several other by-laws, totalling over \$161,000.

The C.P.R. has notified the Mayor that the company will build here a cleaning elevator in time to deal with the fall crop, capacity 1,000,000 bushels.

Tenders are called for offices and telephone exchange to cost \$15,000. Architects, Hood & Scott; 3-storey, 32 x 50, concrete foundation, brick, steel beams, hot water heating, electric lighting, oak and maple floors, fire escapes and passenger elevator.

Permission has been granted by the Legislature to consolidate \$1,885,000 worth of bonds for the city.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more

than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

Col. S. W. Ray is Mayor; J. McTeigue, City Clerk; W. J. Gurney, City Treasurer; President Board of Trade, F. S. Wiley; Secretary, N. G. Neill.

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15 Large Sample Rooms

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The West Shows the East

(From the St. Thomas Journal)

A small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Port Mann, B.C.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

The townsite covers 1,250 acres on the north bank of the Fraser River. Of the beautiful waterfront, extending two miles in length, a large portion has been reserved for wharves, grain elevators and manufacturing industries.

The Canadian Northern Railway will this month place on the market an additional fifty acres, which they are to open up immediately west and adjoining the townsite of Port Mann. This has been brought about by the total selling out of the original townsite, showing the need of more land for this new western C.N.R. terminal.

In preparation for the placing of the additional land on the market, Mr. Frederick S. Todd, of Montreal, the landscape artist who laid out the original townsite, has been sent to Port Mann, where he is superintending the laying out of the new subdivision. It will be laid out similar to the present townsite, with a number of diagonal streets stretching clear across it.

Almost simultaneous with the placing on sale of the new subdivision, the C.N.R. will commence construction operations this month on the large railway shops and roundhouse to be erected at Port Mann. It is announced that the estimated cost of these shops will be between a half and three-quarters of a million dollars.

It is now definitely stated that the Car-

negie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

The Cement Builders, Ltd., have commenced operations on their new plant, which consists of a new building three storeys high; a brick engine house containing engine and boilers; a first-class ten-chamber brick and concrete roof drying building; new modern kilns; modern fans and other appliances, making the whole outfit most complete. The capacity of the brick machinery is 100,000 per day, and of the dryers, 128,000 brick every thirty-six hours. The new kilns have a capacity of a million and a half of brick. The power plant is equipped with two 150 h.p. Waterous boilers and a 225 horse-power McEwen engine and a smaller 25 h.p. of the same make. The company have clay enough to keep them busy for 20 years, and will later employ about 100 men. The capital of the company is fully subscribed, principally by Red Deer and English capitalists.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Harry J. Page PORT MANN SPECIALIST

Will on application send you FREE of cost descriptive circulars, maps, plans, and a lot of reliable information about the coming Railway and Industrial CITY OF PORT MANN

The Pacific Coast Terminus of the Canadian Northern Railway, where Trans-Continental Rails and Ocean Boats meet.

HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

Regina, Sask.

A handsome booklet, advertising the wholesale and retail firms of Regina, as well as Regina city, was prepared containing the full two days' programme of the Grand Council meeting of the United Commercial Travellers of America, which took place in Regina on June 14 and 15.

The Collegiate board are having plans and specifications prepared for the additions to the Collegiate building, which will cost about \$80,000. Eight classrooms and a large gymnasium will be added to the east side of the building.

J. H. Haslam, of Regina, has completed the formation of a \$5,000,000 concern, with British capital, for the exploitation of the Estevan coal fields.

The Melville-Regina branch of the G.T.P. has been officially opened.

Eleventh Avenue property, with a frontage of 70 ft. on the Avenue and 125 ft. on the lane, between Smith Street and McIntyre, has been purchased by Messrs. Ehman Bros., the former owners being Messrs. R. G. Waddell,

Tanner, and Kerr. This property changed hands at \$900 a foot, the total purchase price being \$63,000.

Messrs. Parry and Sturrock have purchased 1,000 acres of land on the south side of the city, adjoining Albert Street. The firm state that they do not intend putting the property on the market again for some little time.

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in

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¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

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Regina—Continued

Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treas-

urer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.

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REGINA, SASKATCHEWAN

Reference: Imperial Bank of Canada

PREMIER PLACE just between G.T.R. and C.N.R.
yards and shops, on two-mile
radius from Regina Post Office. Lots \$5
to \$16 per front foot. Plans and par-
ticulars for a postal.

Hotchkiss & Kennedy
REGINA, SASKATCHEWAN

Saskatoon, Sask.

By procuring one of the best men on the American continent to pilot the city through her days of infantile industrial growth, the directors of the Industrial League have made a step in the direction of making Saskatoon the premier commercial and industrial centre not only of the Province of Saskatchewan but of Western Canada in general.

James A. Bell, who up to the present time has been the secretary and manager of the Board of Trade in Harrisburg, Pa., is the man, and he comes to Saskatoon to assume his new duties as Industrial Commissioner on July 15, at a salary of \$7,500 a year. Mr. Bell comes highly recommended by H. M. Weir, who organized the League campaign here early in April, and also by Milton Carmichael of Detroit, who was also considered as a possibility for the position.

Saskatoon's assessment for 1912 is \$36,-734,270, made up as follows:

Land.....	\$35,534,495
Improvements.....	2,910,455
Business.....	1,417,215
Total.....	\$39,862,165
Exemptions.....	3,127,895
Net Assessment.....	\$36,734,270

It was deemed best by the officials that the figure should be kept down as low as possible, and after it was found that the amount would run between forty and fifty millions, it was decided to make the necessary cuts.

It is not likely that the general rate of 13 mills will be changed this year. It is just possible that the school rate may be lowered a little. Last year it was 5 mills. At present the assessors are busy at work differentiating between the rates for the separate and public schools. This year the public schools will require \$132,000, while the separate schools are only asking for \$15,000.

The opportunity is now to be offered to investors to secure an interest in new industries locating in Saskatoon from time to time through the medium of the local industrial league. The idea is that if railways can build miles of trackage on public credit, then small industries should have a chance to do the same on private credit. The amount of the league's subscription in each instance will be in direct proportion to the proposed ex-

penditure of the concern locating here. It is believed that the idea will become very popular with both large and small investors. The league is capitalized at \$1,000,000.

Saskatoon's water revenue for 1911 amounted to \$46,118.68.

Saskatoon's population eight years ago was only 113. To-day it is 18,096. A notable feature of this development is the fact that it has been paralleled by the progress of the city's tributary trade territory, which embraces a prosperous region of some 45,000 square miles, and includes within its confines over 180 thriving towns and villages, having direct railway connection with Saskatoon.

The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

Total building permits for 1911, \$5,028,368; bank clearings, \$64,090,952; customs revenue, \$681,336; postal revenue, \$78,815; net assessment, \$23,259,687.

The President of the Board of Trade is Malcolm Isbister; Commissioner is F. MacLure Sclanders; James Clinkskill is Mayor; R. M. Keating, Treasurer; Geo. H. Clark, City Engineer; Andrew Leslie, City Clerk, Malcolm Isbister; Postmaster; Thos. Heath, Fire Chief; R. E. Dunning, Chief Police.

SASKATOON

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Sault St. Marie, Ont.

The city is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc.; bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's River the waste waterway. 100,000 horsepower can be generated here.

Figures of last year's business and progress show that Sault Ste. Marie is fast coming to the front rank of mid-western cities. Post office returns for the year give money orders \$595,600, postage stamps \$25,078, and postal savings \$122,014, in every instance about double the amounts of 1910. Customs returns totalled \$768,617 and building permits reached \$4,588,647. Local railway freight handled during the year was 706,275 tons, and through freight handled over two million tons. Local marine freight is estimated at 150,000 tons, while marine freight passing through the Ontario Saultlocks approximated about 31,064,000 tons. The population of the city has reached the 17,000 mark.

Sault Ste. Marie is now an incorporated city. Its population is 11,000.

Six million dollars are now being spent in industrial construction here.

The railway facilities are: C.P.R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building, to have connections here. There

are four miles of electric street railway within the corporation.

The population is 10,613, and the assessment is \$5,967,764; tax rate, 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C.P.R. and G.N.R. telegraph; public, separate, high and technical schools, Government municipal buildings, custom house and good hotels.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.



Money talks—and the chap who has it is usually a man of few words.



Never judge a man's fondness for cabbage by the cigars he gives you.



Some men are like pyramids, which are very broad where they touch the ground, but grow narrow as they reach the sky.—Beecher.



What carries with it more of awe and majesty than the sight of the unconquered, unconquerable soul of a man battling against odds and defeat as a sure result?

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St. John, N.B.

The general manager of the Canadian Bank of Commerce, visiting the Maritime Provinces recently, observed what he believes to be a well-founded confidence that a period of substantial expansion has been begun. There is perhaps no better evidence of this confidence than the activity and advance in the price of real estate. The movement is without parallel, and continues with unabated interest. Several more farms in the outskirts of the city, both on the east and west sides, have been purchased by syndicates, and in the city an option was recently taken on a large brick building on King Street, and also on a most desirable corner lot, on which it is said a large apartment house may be erected.

Cement propositions are attracting a good deal of attention at the present time. Not only is it stated that an English company, with large capital, is likely to close with a St. John proposition, but another English company is negotiating with a view to the establishment of a cement plant in the oil shales region in Albert County. This is the enterprise in which Senator Domville is interested.

The annual report of the City Chamberlain shows that the assets of St. John largely exceed the liabilities, and that last year, despite an issue of bonds for permanent improvements, the city's debt was reduced by more than \$64,000.

The exports by the winter steamships from St. John to trans-Atlantic ports is now close to \$15,000,000 in value, over a million and a half ahead of the business for the like period last year.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, bitulithic), and over 77 miles asphalt sidewalks.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

The banks and their managers are: Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and

R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montreal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants' Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson, Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.



Stettler, Alta.

There are good openings here for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

Stettler is between Lacombe and Moose Jaw, at the intersection of the C.P.R. and C.N.R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. Assessment roll, \$1,107,500; tax rate, 25 mills.

There are municipal buildings, public school (cost \$50,000), opera house, fire hall, flour mill, creamery, steam laundry, machine shops, and good hotels, municipal waterworks and electric light plant; local, rural and Government telephones; C.P.R., C.N.R. telegraph and express.

There are four miles of plank-paved streets, and two and one-half miles of sidewalks.

The Secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants', by J. H. Johnson.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treasurer; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.



Moderation in the carrying out of what is good and right is rare. What we commonly see is either pedantic delay or reckless hurry.—Goethe.

Toronto, Ont.

Commenting on the real estate situation in Toronto the *World* recently had this to say: "Everything looks fine for the real estate buyer. At no time during the year has the situation been more hopeful, the big men more optimistic, the offerings better.

"We're five thousand houses short in Toronto now. Fifty thousand more people will make their homes here this year. The railways have proclaimed their faith in Toronto, and will spend twenty millions for added facilities—and this is only a start. There'll be an announcement shortly which will mean that Toronto is to be one of the great radial cities of the continent. The *World* knows of three skyscrapers that will go up when private negotiations are closed. A big industrial town is planned for the outskirts. Factory sites can't be found fast enough now for the firms that want them.

"Agricultural conditions in Ontario and out West are bright with promise. Record crops are shaping up. The railways and banks are working overtime doing their part. Outsiders are pouring their money into Toronto land. They are on the outside and can see clearly what many of us are blind to. They are investing their money for a million population. They won't have to wait long. Toronto has doubled itself in the last five years.

And never were real estate investors given such good property as at the present time. The speculators have retired from the market and the land men have had to put on properties of high quality, properties improved and ready for house building.

"The whole market is now on a substantial footing. City house and central property is adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

Fourteen months ago thirty acres of land on the north side of the Kingston road, near the old golf grounds, was purchased for \$20,000. The same property has now changed hands again for just double that amount.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

Mr. J. F. Hanson, of Winnipeg, visited the city recently, and purchased \$1,500,000 worth of the Canadian Northern Railway Company's holdings at Leaside Junction, north-east of the city limits. Mr. Hanson is also the purchaser of considerable real estate in the same company's holdings in Montreal and at Port Mann, B.C.

Besides the many large buildings whose erection has extended over the winter, permits have already been issued this year for buildings with an estimated cost of over ten million dollars.

After five years of litigation between the City of Toronto and the railway companies, work will start next March on Toronto's new union station. This is the official announcement made by Mr. W. G. Brownlee, general transportation manager of the Grand Trunk.

The Board of Directors of the Canadian National Exhibition for 1912 is as follows: Hon. Pres., Geo. H. Gooderham; President, John G. Kent; 1st Vice, Jos. Oliver; 2nd Vice, Noel Marshall; Executive Committee, Section A, Ald. John Dunn; Section B, George Booth; Section C, R. Fleming; Chairmen of Committees: Horses, J. J. Dixon; Cattle, Robt. Miller; Dairy, W. W. Ballantyne; Women's Work, Noel Marshall; Agriculture, H. R. Frankland; Manufactures, Geo. Booth; Education, C. A. B. Brown; Fine Arts, W. K. McNaught; Poultry, A. Atkinson; Dogs, W. P. Fraser; Grounds, R. H. Graham.

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is G. R. Geary; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley

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Why Western Towns Grow

From the Orillia News-Letter

U What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.

A MAN'S OWN POSSESSION

THE knowledge and experience which produce wisdom can only become a man's individual possession and property by his own free action; and it is as futile to expect these without laborious, painstaking effort, as it is to hope to gather a harvest where the seed has not been sown.

It is related of Grosteste, an old bishop of Lincoln, possessing great power in his day, that he was once asked by his stupid and idle brother to make a great man of him.

"Brother," replied the bishop, "if your plough is broken, I'll pay for the mending of it; or, if your ox should die, I'll buy you another; but I cannot make a great man of you; a ploughman I found you, and I fear a ploughman I must leave you."—Samuel Smiles.

Vancouver, B.C.

Vancouver's bank clearings for May broke all previous records, amounting to \$55,979,196, an increase of \$1,947,578 over the previous record made last November. Clearings for May, 1911, were \$46,522,543. For the first five months of 1912, the enormous sum of \$249,988,148 was reached.

Building permits: May, estimated, \$1,600,000 for 341 buildings; May, 1911, \$2,388,050, for 284 buildings.

Customs receipts: May, 1912, \$702,000; May, 1911, \$649,552.99.

Land registry: May, 1912, \$29,802.83 (new record); May, 1911, \$25,819.30.

City water collections: May, 1912, \$37,500; May, 1911, \$18,250.73.

Among the buildings on which operations have recently been commenced, the structure at the corner of Broadway and Main Streets is rapidly soaring skywards, and already has become quite a landmark. At the corner of Tenth and Main Streets it is understood a large steel frame building is to be erected in the near future. Excavation work has been completed, and rapid progress is being made with construction work on the three-storey structure now being built at the corner of Eleventh and Main Streets, and a two-storey addition to the block near the corner of Eighth Street is to be proceeded with shortly.

The building at the corner of Eleventh Street, it is estimated, will cost in the neighborhood of \$60,000, which, together with \$37,000 for the site, will bring the total value up to nearly \$100,000. The addition to the other structure mentioned will cost around \$20,000.

A 44-foot lot on the west side of Main Street, between Eleventh and Twelfth Streets, which changed hands a few days ago, involved a consideration of \$19,000. Another fine building is to be erected on this property within the next few months, it is stated.

The Dominion Government will order a complete survey of the port of Vancouver, with a view of laying out a big dock and harbor scheme. An appropriation of \$500,000 was made for this work in the estimates, and ultimately several millions will be spent.

The building permits issued in Vancouver during April totalled about \$1,500,000.

The Hudson's Bay Co. will erect in Vancouver a new store to cost \$1,500,000. The United Buildings Corporation will erect on Granville Street, east side, between Dunsmuir and Georgia, a block below the Vancouver Hotel, a building ten storeys in height on the full size of the lot, and a tower of eight storeys above this, to conform with the city building laws. The total cost of the structure and lot will be about \$800,000.

Molsons Bank have taken out a building permit for \$80,500 for the new branch on Hastings Street. One million dollars is asked for the laying of pavements in the city of Vancouver. An opera house, to cost \$600,000, will be erected just west of the court house.

The Union Bank of Canada has established a new branch in Fairview, Vancouver, at 2418 Granville Street. This bank now has seven branches in Vancouver.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, ———; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., ———; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D.

Vancouver—Continued

McGowen; Montreal, C. Sweeney; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C.

Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

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Now that the bridge across the inlet to Vancouver is assured, all property, especially in the vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1,000, on easy payments, can be had now. Buy before you are too late; these will double in a few months. Write for full particulars to

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Victoria, B.C.

At the second annual meeting of the Victoria Stock Exchange the following officers were elected for the ensuing year, viz.: President, N. B. Gresley; Vice-President, C. M. Lamb; Hon. Secretary, C. F. de Salis; Hon. Treasurer, R. B. Punnett; Executive, F. W. Stevenson, P. Oldham and B. J. Perry.

The highest building in Victoria, B.C., will be erected this year for R. D. Rorison, of Vancouver. The building, which will be twelve stories high and have a frontage of one hundred feet, will be erected opposite the legislature buildings, looking out towards the harbor, to be constructed of concrete and terra cotta.

The assessment of Victoria for the current year is \$88,610,620, being \$71,635,710 on land, and \$16,974,910 on improvements. Last year the figures were \$60,007,985, being \$46,516,205 on land and \$13,491,720 on improvements. Victoria does not tax improvements, but continues to assess them to increase the city's borrowing power.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H.

Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.



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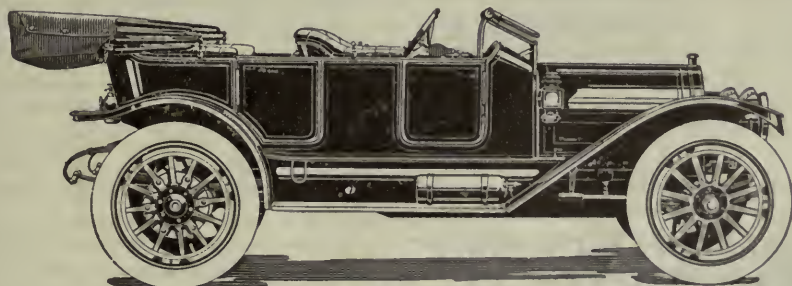
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A-30 Roadster, 30 H.P., 116 in. W. B., full equipment, nickel finish,	\$1,650
T-35, 5 Passenger Touring, 30 H.P. 116 in. Wheel Base	\$1,725
T-55, 5 or 7 Passenger, 50 H.P., 126 in. Wheel Base	\$2,350

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The home-seeker's city beyond compare.

The seat of the Canadian navy on the Pacific.

The centre of railway activity to the north, east and west.

The Capital City of British Columbia, and its greatest pride.

The Sundown City, and last Western Metropolis.

A city of law and order, peace and prosperity.

A city of great business enterprise—one hundred million dollars
in one week's bank clearings.

A city of unexcelled educational facilities.

A city of unparalleled beauty.

The business man's model city and community.

The manufacturer's goal on the Pacific.

The outlet to the Panama Canal.

The shipbuilding city of Western Canada.

The city with a present and a future.

The residence city without an equal anywhere.

Best climate — Best living — Best people

No extremes of heat or cold—Most sunshine

Least fog—Annual rainfall 25 to 28 inches.

Victoria leads the procession of cities in North America.

DEPT. B.M.

**VANCOUVER ISLAND
DEVELOPMENT LEAGUE**
VICTORIA, B.C., CANADA

Vancouver Island Development League

Victoria, B.C., Canada, Dept. B.M.

Please send me, free of charge, Booklets, etc.

NAME.....

ADDRESS

Weyburn, Sask.

The month of May saw a continuation of the marked progress achieved during the preceding thirty days, and gave still further foundation for the belief that Weyburn will, this year, excel the record of any city of equal proportions, in point of development and advance, in the Canadian West.

The Customs receipts for the month totalled \$16,691, as against \$16,688 for the previous month, and \$13,060 for the month of May last year. The total for the fiscal year to date is \$33,379, against \$30,849 for the corresponding months in 1911.

The postal revenue from the sale of stamps at the local post office continues to show a remarkable advance. During May stamps to the value of \$1,261.55 were sold, against a sale of \$1,041.34 during May, 1911. The sales for the current fiscal year (two months) amount to \$2,544.65, as compared with \$1,781.21 in the corresponding period of 1911.

Owing to the continued wet weather experienced for the past few weeks, little new is to be recorded in the construction line. Permits amounting to over \$50,000 were taken out during the month, mainly for smaller structures. The building permit by-law was not in force until this year, and consequently its existence is not yet generally known, so that a considerable amount of building is in progress for which permits have still to be issued. The total of permits this year to date is within a few dollars of \$300,000.

In addition to the industries located in Weyburn during the previous month, viz.: Foundry, bottling plant, creamery, sash and door factory, and electrical contractor, negotiations have been practically completed for the establishment of a steam laundry with \$15,000 plant, and a tent, awning and mattress factory. The principals interested in these concerns have visited the town and have selected sites for their buildings, and will begin construction before the end of the month.

The buildings for the sash and door factory and bottling plant are almost complete, and machinery is being installed. Work has begun on the building for the dairy and creamery plant.

Negotiations opened last month for the establishment of other industries are further

advanced, and there is a good prospect that within the next month the town will boast the following concerns:

Dye Works, Gasoline Engine Plant, Carriage Factory, Wire Fence Factory, Manufacturing Grocery Plant, Steam Bakery, Cigar Factory, Knitting Factory, Packing Plant, and possibly two Distributing Warehouses.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital. Large numbers of houses and stores will be needed for rental, and building in Weyburn will prove a very profitable investment.

The Saskatchewan Dairy Co. has just established a branch creamery here, and numerous other industries are likely to locate within the next few weeks.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, C. H. Hartney; Bank of Montreal, R. S. Whateley; Home Bank, J. K. Hislop.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. K. Cooke; Mayor, John McTaggart; Clerk, G. Ross; Postmaster, F. McGowan.

1910 assessment, \$1,455,454; 1911 assessment, \$1,780,875.

Winnipeg, Man.

A unique scheme to attract new industries to Winnipeg is planned by the Industrial Bureau, with the co-operation of the city council. Ready-made factories, fully equipped with trackage, electric power, water, etc., will be offered at low rentals to manufacturers wishing to establish themselves in Winnipeg. The city is to furnish the site, which has already been selected. It consists of the triangular area, about three and one-half acres in extent, lying beyond the tracks of the Canadian Pacific Railway, West Selkirk branch, in the northwest corner of the exhibition grounds.

Here the Industrial Bureau proposes to erect a number of factory buildings on the unit system, making available to large or small industries whatever factory space each may require. Tentative plans have already been secured, and show a plain concrete erection of four storeys, so planned as to permit of indefinite expansion by the addition of similar units. Spurs from the Canadian Pacific Railway tracks crossing the site will give ample trackage back and front.

The intention of the Bureau is to proceed with the financing of the scheme exactly as was done so successfully with the Industrial Building at Main and Water Streets. Members of the Bureau, leading merchants, real estate men and business men generally, will be asked to guarantee the bonds of the Bureau for this particular purpose, in units of \$1,000 each. With these guarantees obtained, it will be easy to raise the cash needed for building, and the rents accruing will be applied to repaying the money borrowed.

The scheme is designed solely to attract new industries to Winnipeg and is bound to prove attractive to the smaller manufacturers who may not have the capital to buy a factory site, or erect expensive buildings. A fair rental will be charged, but because of the system to be followed and the small expense of the site, the rents will be comparatively very low.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,-440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

Last year land was assessed at a total of \$118,407,740. This year it stands at \$151,-795,740, an increase of \$33,388,090, or just above 28 per cent.

The increase in the valuation of buildings is only \$8,295,100, the total for 1911 being \$54,269,600, while that for 1912 stands at \$62,564,700.

Improvements are assessed at two-thirds value, and land at supposed actual value.

As exemptions amount to \$33,241,140, the total value of realty and improvements in Winnipeg for 1912 stands at \$247,601,580.

The business tax assessment shows an increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6½ per cent. of annual rental, will this year yield the city \$307,952.

Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

An appropriation has been made by the city for new Exhibition Buildings to cost \$10,000, the work to be controlled by the city council.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North

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Chas. F. Roland, Commissioner
Winnipeg Industrial Bureau, Winnipeg, Manitoba

Winnipeg—Continued¹

End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants', W. J. Finucan.

There are special openings for manufacturing farm and agricultural implements, including gas and steam tractors, paper and strawboard mills, men's clothing, ladies' ready-to-wear goods, food stuffs, starch, boots and shoes, felt wear, metal goods, wire nails, hardware specialties, flax and jute goods, beet sugar, elevator machinery, electrical fixtures, automobiles, home and office

furniture, leather goods, cereal foods, dairy supplies, building materials, stoves, ranges and furnaces.

The Mayor is R. D. Waugh; City Clerk, C. J. Brown; City Treasurer, R. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. R. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, E. A. Mott; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

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- - -

TORONTO

Work of the Cyclone at Regina



This house, with the chairs on the verandah, was carried clean across the street. The four residents were uninjured.



ON THE C.P.R. MAIN LINE.—The huge elevator was, with other buildings, blown right across the tracks.



THE BUSY MAN'S CANADA

Published Monthly in the Interest of Canadian Progress and Development

VOL. III

AUGUST, 1912

No. 1

Topics of To-day

"THE CANADIAN SPIRIT"

A kindly correction by a man concerned. The Canadian Club Idea did not come from New York, but was taken there. The Movement was inspired by the course of events, wholly national in character, the impelling cause being domestic and in no sense foreign.



BY CHARLES R. McCULLOUGH

MY friend Elbert Hubbard contributed to an American newspaper syndicate some months ago an article entitled "The Canadian Spirit." At the time of its appearance I promptly wrote him pointing out an error in attributing the idea of the Canadian Club Movement to American sources.

Later the same article appeared in magazine form in *The Fra* with the original error as to the origin of the idea. Now for the third time the misconception is repeated and in a Canadian monthly—your excellent BUSY MAN'S CANADA, of July. I therefore deem it but just to the movement itself and to those who labored with me some twenty years ago to set the matter right. Let me review a condition that obtained a score of years ago.

Canadians will remember the "unrest" that troubled the Canada of the eighties and nineties. At that time political absorption into the American Union was openly advocated by some amongst us, and "manifest destiny" was persistently pointed out by so big a figure as Goldwin Smith.

For some years prior to 1892 I had, with many of my countrymen, read much matter relating to Canada's future that came from the pen or lip of Professor Smith, Wiman, Farrar, Glen, Butterworth and other promoters of the now "lost cause."

The result was an accumulated body of private protest to such teaching, and a growing determination to find some means of expressing the mind of the native born on so vital a question as his country's future.

By organization only could this propaganda be successfully opposed. The gathering of Canadians in clubs or societies for the purpose of examining the foundations of their belief in Canada, of learning something of her past history, of fortifying their faith in their country by study and observation, and, as missionaries of a good cause, driving out the ignoble idea of "manifest destiny" by restoring to its rightful place the splendid faith once preached by the Fathers of Confederation—by these means it was deemed the national consciousness might be quickened.

The First of Canadian Clubs

It was then with a definite purpose that there met in my office in Hamilton in December, 1892, James Ferres (Chairman), Sanford Evans, Henry Carpenter, Geo. D. Fearman, John T. Hall (who died last year) and the writer (secretary), to lay the foundation of that first of the present long line of nearly one hundred Canadian Clubs—those "Universities of the people" as Ambassador Bryce terms them.

We gave no thought as to whether there had been any similar organization of like name or purpose. In so far as that little band was concerned the idea was inspired by the course of events. The birth of the first club then was occasioned by causes solely national in character. The name was nothing—the idea everything. It was felt, however, that "Canadian Club" would best express outwardly the inward and spiritual character of the movement. In this we were not wrong.

The introductory paragraphs of the article in your July number make me go to New York in 1892. I was not in that city in that year. I am made to be the guest of a Canadian Club in that metropolis. I was not the guest of a Canadian Club in New York until 1910, and this one by apostolic succession from Hamilton. I did not twenty years

ago say or in effect feel "If they can have a Canadian Club in New York, why can't we have one in Canada?" my reason being that the impelling cause was domestic and in no sense foreign.

Carried the Idea to New York

Naturally much information has come to us with regard to names and purposes of organizations of bygone years within and without Canada. With none of these, however, was the Canadian Club Movement associated. We did not claim originality, we did not affect imitation, for the simple reason that we were compelled to work by the pressure of events, and simply did that next thing—act. Furthermore—if it be necessary—I never had communication with anyone outside Hamilton regarding the founding of the first Canadian Club of the movement, and to my friend Sanford Evans, my splendid co-worker, who carried the Canadian Club idea to New York in 1894—this has been known for twenty years.

In the mild corrective sent to my friend Hubbard some months ago I repeated a story told me by the late William Henry Drummond, the well-beloved of all Canadians. The genial doctor had been out on one of his professional calls in Montreal on a cold winter's afternoon. A shivering woman accosted him and begged for a small coin. Of course the doctor gave it. In short order the woman disappeared within a saloon nearby and converted the coin into whiskey. Later on, when winter was wearing away into a cold spring, the "Poet of the Habitant" was going up the steps of his home in the evening after doing his professional round. Under the arc light he turned to answer the querulous voice that asked for "a little assistance," and lo, it was the same bundle of mortality! The good-humored doctor reminded her of their first meeting. "Glory be t' God, dochtur, pwhat a mimicry y' have!" was the ready response

that revealed the wit and nationality of the alms-seeker and set the doctor roaring.

Quoting this to Elbert Hubbard I added, "My dear Hubbard, not what a memory, but what an imagination you

have!" at the same time adding that in all particulars, excepting the historical, he had truly grasped the spirit of the Canadian Club Movement and had admirably presented it to his fellow-countrymen.



CHARLES M. HAYS, WORLD-MAKER

A character sketch of one of the world's greatest workers, the man who revolutionized the Grand Trunk Railway, whose motto was "Never sacrifice safety to speed," but whom the irony of Fate decreed was to be sacrificed to the greedy Demon of Speed and the Goddess of Luxury.



BY ELBERT HUBBARD

CHARLES MELVILLE HAYS was born in Rock Island, Illinois, in the year eighteen hundred fifty-six. He went down to his death with the Titanic, on the morning of April fifteenth, nineteen hundred twelve.

The motto of this man was, "Never sacrifice safety to speed." And the irony of Fate decreed that he, who scorned all soft luxury, and had done so much to make travelling safe on land, was to be caught in a sea-trap, and be sacrificed to the greedy Goddess of Luxury and the Demon of Speed.

And so the icy waters closed over Charles M. Hays, and he died as a brave man should. But his work lives after him, and his spirit abides.

A Trinity of Railroad Builders

If Canada has supplied the States our greatest railroad builder, James J. Hill, we have equalized matters by supplying Canada Sir William Van Horne, Sir Thomas Shaughnessy and Charles Melville Hays.

Van Horne, Shaughnessy and Hays form a trinity of strong men, all products of the Middle West, born within a short distance of one another.

The semi-pioneer times of those days served as a great school. There was work enough to prevent introspection, and always a reward for well-doing. It was a time of creation, adaptation, invention.

Strong men who could assume responsibilities were in demand. Silent men who did their work and held their peace were wanted then as now.

The school of adversity is the college in which builders, creators, financiers are graduated. Marshall Field once said that if he were to pick a boy to be his successor, he would choose a youngster who had left High School to support a widowed mother and a brood of brothers and sisters.

A friend of the Hays family secured a clerkship for Charles in the office of the Atlantic and Pacific Railroad in Saint Louis. The youngster took passage on a steamboat from Davenport with a kindly captain, who turned the lad over to the railroad and took a receipt, "Delivered in apparent good order."

It seems that this steamboat captain took such a liking to the boy that he offered to give him a job on board the



THE LATE CHARLES M. HAYS

steamboat; but the boy would not listen to the proposition, turning it down with the proud statement that he had already promised his services to the railroad company.

And so, in eighteen hundred seventy-three, he began his railroad career by counting and checking up the punched tickets that the conductors brought in.

The boy had ambitions to become a lawyer. He had read the life of Lincoln; and once, in Rock Island, he had met Robert Ingersoll, who came over there to a political rally.

Commerce Was the Thing

Then he wrote a letter to Leonard Swett of Chicago, asking his advice

about the practice of law. The great lawyer wrote back a kindly note to the effect that the law was a bad business; that commerce was the thing; and that railroading in the future would far eclipse the legal life.

Charles Hays did not give up his ambition, however, and he worked for a transfer into the Legal Department of the railroad. Naturally he landed in the Operating Department.

The boy remained in the service of the Atlantic and Pacific for three years. Then he went over to the Missouri Pacific, where he worked under the direction of A. A. Talmage, who was known as "that Tyrant of the Rust." Every man is a tyrant who wants things

done better than they have ever been done before.

Talmage had a wonderful vocabulary. He was a rough diamond—in any event, he was rough. Among other names they used to call him "Shellbark Talmage."

Talmage was the man who really educated Hays. Talmage was an executive—he made decisions quickly and was sometimes right.

Talmage is the first man in history to hoot, ridicule, deride and curse a roll-top desk. Talmage said that a roll-top desk was an excuse for postponing your work; it was an attempt to hypnotize the rest of the people in the office into the belief that you had cleaned up your work. It was the ideal place in which to lose things. And at that time to own a roll-top was proof that you were a business man. Personally, Talmage did business on a kitchen-table, and he either chucked things into the waste basket or passed them along to someone else.

Young Hays made it his business to sort the contents of the waste basket, and occasionally he got hold of a document that should have been filed where it could be found. He anticipated a time when Talmage would demand this identical document in thunderous tones. Finally, Talmage discovered that Hays

had a head for system, and so the boy at twenty-one was made Secretary to the Superintendent of the Road. When the Gould interests bought the Wabash in eighteen hundred eighty-six, Talmage was made General Manager, and his First Assistant was Charles M. Hays.

Three years later, Charles M. Hays was made First Vice-President and General Manager of the Wabash System.

The Goulds thought so much of Hays that they made him a Director in the Chicago and Western Belt Railroad of Chicago, also in the Detroit Union Railroad and Station Company, the Hannibal Station Company, the Keokuk Station Company, the Kansas City Union Station Company, and the Terminal Railroad Association of Saint Louis. He was a member of the Central Traffic Association and the Joint Traffic Association.

The simplicity, directness, strength, good-nature, silence and rare good sense of this man commended themselves strongly to the entire railroad world.

When the Grand Trunk was Rusty

In January, eighteen hundred ninety-six, the directors of the Grand Trunk Railway Company of Canada induced Mr. Hays to go to Montreal and take charge of the organization.



A GLIMPSE OF SASKATOON, SASKATCHEWAN.—One of the most rapidly growing cities on the line of the Grand Trunk Pacific Railway, which has grown from a village to a city in ten years.



FARM HOME OF A PROSPEROUS SETTLER NEAR SASKATOON, SASK.—
From a photograph taken two years after his arrival on the land.

At this time the Grand Trunk was in a bad way.

It is very much easier to manage a first-class, successful railway than one that needs reorganization, regeneration and reconstruction.

The Grand Trunk had been going downhill. The streaks of rust were not merely poetic, but actual. The grades were corduroy.

Sir William Van Horne had risen from the key of a telegraph-operator to be General Superintendent of the Canadian Pacific.

The Grand Trunk directors from London sought the world over for a man who could perform for them a similar service. Mr. Hays came to Canada and was given the right of way. The record of what he has done is not only a matter of history, but the work endures.

So thoroughly did he do his work that on the coronation of George the Fifth, it was proposed to give Hays the same title that had been bestowed on Sir William Van Horne and Sir Thomas Shaughnessy.

Lord Strathcona quite insisted on this, but Hays, who happened to be in London at the time, simply said: "The decoration was given to Sir William

after he had completed the Canadian Pacific. It will be time enough to give me a decoration after I have earned it. Let us wait until the Grand Trunk Railroad is running a solid train between the Atlantic and the Pacific." And so the matter rested. Mr. Hays rebuilt the entire Grand Trunk System.

He took over the Central Vermont Railway, so as to get an outlet to New York City.

He built the Victoria Jubilee Bridge over the St. Lawrence, and the single-span steel arch over the Niagara River at the Falls.

He double-tracked the Grand Trunk for a thousand miles from Montreal to Chicago. He certainly spent a lot of money, but he got results. He breathed into the nostrils of the Grand Trunk the breath of life. At the waving of his hand towns and cities sprang into being, and whole districts throbbed with an industry and enterprise before unknown.

Sir Wilfrid Laurier made it possible, by the enactment of necessary legislation, for the work of the Grand Trunk Pacific to begin. Money flowed from across the sea. Canada did her share nobly and well, as she has always done in the matter of railroad-building. Canada

does not penalize her railroad-builders. She does not seek to disgrace, to harass, to thwart, to embarrass them.

Canada realizes that transportation is the second most important thing in the world—that transportation annihilates space and cancels distance.

One of the World's Greatest Workers

The Grand Trunk System is now being constructed from Moncton, New Brunswick, with lines to Saint John and Halifax, through to Prince Rupert, British Columbia, a distance of nearly four thousand miles.

The road crosses the Rocky Mountains with a maximum grade of one-fourth of one per cent., or twenty-one feet to the mile.

This is the lowest grade of any road through to the coast.

Mr. Hays was not only President of the Grand Trunk and the Grand Trunk Pacific, but he was also President of all of the subsidiary companies of these railways, embracing thirty-five hundred miles of track in the Canadian Northwest. He was also President of the Grand Trunk Pacific Steamship Company, operating steamers on the Pacific

Coast between Seattle, Victoria, Vancouver, Prince Rupert, and the Queen Charlotte Islands.

The progress of the Grand Trunk System under Mr. Hays' direction was steady and sure. The value of the property has constantly increased, because the people along the Grand Trunk are happy, prosperous and progressive. Hays said, "We can prosper only as the people along our line prosper." So "Grand Trunk Folks" were always close to the heart of Hays.

The securities of the Grand Trunk rank high in the world's bourse.

At the time of his death, Mr. Hays had full authority over the Company's affairs in America. In fact, literally, when he went down to his death on the Titanic he carried in his pocket power of attorney, signed by the directors of the Company, authorizing him to use his judgment and to act in any way that he saw fit on any subject pertaining to the company and its shareholders. These shareholders number more than fifty thousand, and live for the most part in England.

Charles M. Hays was one of the world's great workers. He never allowed



WHEAT FIELD NEAR SASKATOON, SASK.—In one of the finest wheat-growing districts in the West, which is served by the Grand Trunk Pacific.



MIXED FARMING IN ALBERTA.—Scene adjoining the line of the Grand Trunk Pacific Railway, where but a few years ago the rancher held sway over hundreds of miles. To-day the old-time rancher is practically out of business, and the farmer who grows crops and feeds cattle on more intensive lines is rapidly filling up the country.

a clock in his room, and the story is that he never carried a watch. This may be merely poetic truth. The fact is, he stuck to his work until it was cleaned up. He was a lover of books, and had a distinct literary style in his letters. I have many letters from him—short, brief, frank, kindly, but straight to the point.

When George H. Daniels was giving away the Message to Garcia, Charles M. Hays sent a requisition for a hundred thousand copies. I wrote at his request a little book called *Politeness Pays*, which was distributed to every employee on the Grand Trunk System, and ten thousand were sent over to London to show the Grand Trunk attitude on the humanities.

We are told that he who controls his own spirit is greater than he who taketh a city.

If ever there was a man who was able

to take care of himself, this man was Charles M. Hays.

Talmage, his teacher, was a whirlwind of wrath and a cyclone of invective when he was aroused. Talmage taught Hays, by antithesis, never to lose his temper. No matter how great the provocation, Hays had his tact, his patience, his charming disposition. He had personal magnetism, plus.

When you met him, you did not find a man who was effusive, but you saw one who was gentle and considerate, and who had time to listen to you. But, in some way, he managed to let you know that you could cut out the details, omit the introduction, and get right down to first principles.

He had the intuition of a woman; and much of his prophetic vision and his ability to concentrate himself on his work was simply the genius of mother-love, lifted to a different plane.

Hays had the supreme ability to choose strong men as his heads of departments. Not only could he operate a railroad, but he could build one. To finance a two-hundred-million-dollar proposition is no task for an amateur. But Hays did it, and did it jauntily. I do not think anybody ever tried to jolly him. The man was the very soul of sincerity, and when in his presence every one seemed to feel that the simple truth would answer.

He made big demands on his people, but he set them the example by carrying off big burdens without complaint.

He had a rare skill in relieving friction between the heads of departments. He brought people together, and while sympathizing with both, and admitting both were right, he yet gently showed that "we owe a big service to the Company, and our own affairs are trivial and really not worth considering. The one thing is to serve our Company." And he always spoke of himself and thought of himself as a railroad employee.

He was ever looking for suggestions from subordinates, and he always gave them full credit. His heart was with the people who are paid wages, quite as much as with the men who draw salaries.

Often he rode with engineers on locomotives, and he was on very friendly terms with many of these men who

look down two glittering streaks of steel, while the rest of us sleep soundly in the Pullman cars behind.

Mr. Hays provided night-schools in the mechanical departments for the training of apprentices. He devised a school for training railroad agents. He bought fifty scholarships with his own money in McGill University, and gave these out to the sons of worthy railway workers. He sent boys to Cornell and to the Ames Agricultural College.

A Well-Rounded Life

In stature, Mr. Hays was rather short and stocky. He, however, was not fat. He was an athlete in body. He walked five miles and more every day. He was on good terms with the cold bath. He used to chop wood, shovel snow, and lend a hand around home whenever there was any good old-fashioned work to be done.

He was temperate in his eating and drinking. His habits were the best, and his only dissipation was in the matter of work. But he enjoyed his work. He had the ability to put enthusiasm and animation into every task.

Some years ago, when he was in Saint Louis, he owned horses and rode horse-back; but finally, he said he preferred to walk, because when he reached his office he did not keep thinking about the horse that was tied outside, or, if the horse



HARVESTING SCENE IN SASKATCHEWAN.—Where the enterprise of Chas. M. Hays pushed the Grand Trunk Pacific and helped to open up the country.



THRESHING BY GASOLINE POWER IN SASKATCHEWAN.—Close to the Grand Trunk Pacific Railway, where more steam and gasoline plowing and threshing outfits are seen than in any other part of Canada.

was sent back home, wonder if the man had taken care of it properly.

He cut out clubs, society, theatres—everything that might detract from his work. The last time I lectured in Montreal, Mr. Hays said, "I'm sorry I can't hear your speech, but you know I have the Illinois habit and go to bed at nine o'clock." And I congratulated him.

He kept no automobile, because he said that it might be a temptation to run away from his work.

Mr. Hays was rapid in his movements, alert in mind, clean in body—a healthy, happy, lovable man. He was never cast down or depressed, and there was always time for a story if—it was a short one.

He dressed very plainly, usually in gray; wore a full beard, and his iron-gray hair sort of matched his clothes.

You would have thought that he was a prosperous, well-to-do farmer, who had just sold his steers, and had come to town to have a little look around.

There was a sort of shyness about the

man, a modesty and a democracy that marked him as a countryman. He didn't have to seem—he was.

I can well understand why he declined the knighthood. His ambition was to do his work, not to corral social honors.

So died Charles Melville Hays, and the example of his simple, devoted, consecrated life is our priceless heritage.

We are different people and we are better people because this man lived, and worked, and loved, and died.—*The Fra.*



Surprisingly Few Atlantic Fatalities

THE foundering of the *Titanic*, while it has had the redeeming feature of drawing public attention to the shortcomings of shipping companies, has, like most disasters, been responsible for a lot of hysterical talk and writing which has carried criticism to an extreme, and has borne unfairly upon the great shipping lines which "weave us shore to shore."

Too much emphasis cannot, therefore, be laid upon some remarkable figures which are just to hand and which were given at the British Board of Trade *Titanic* inquiry by one of the assistant secretaries to the Board of Trade who was asked to give statistics as to the loss of life in the Atlantic traffic. These figures, instead of being considerable, as they would certainly have been in the old days, are almost staggering in the slight loss of life which they indicate.

The average loss of life upon the Atlantic among passengers during the last 20 years has been four passengers a year.

That statement deserves a line to itself. The figures given by the assistant secretary were as follows:

In the ten years, 1892 to 1901, the total number of passengers carried, inward and outward, between the United Kingdom and the United States and Canada by all ships, both British and foreign, was over 3,250,000. By far the greater proportion were carried in ships belonging to the United Kingdom. The number of passengers who lost their lives by casualties to vessels belonging to the United Kingdom in the ten years referred to was 73—66 eastward bound and seven westward. In the ten years 1902 to 1911 over 6,000,000 passengers were carried. By casualties to vessels belonging to the United Kingdom nine passengers lost their lives—eight eastward bound and one westward.



AN ANTI-NOISE CRUSADE

Medical men from many countries will gather in Cambridge, Massachusetts, next month to discuss the problem of noise. Experts believe that much of the noise of civilization is unnecessary and injurious.

DR. BLAKE, Professor of Otology in the Harvard Medical School, says that the constant din of a modern city has an unfavorable effect upon the hearing of the citizens. It tends to impair their auditory sense and is gradually making them deaf.

Those who are not in robust health and have a tendency towards nervousness suffer keenly from much of the daily racket of the streets, and the average healthy man is gradually having his powers of hearing impaired, even though he may not realize it.

The convention in Cambridge will collect expert opinion on the subject, and will then look over the vast field of noise and select from it the sounds that are unnecessary and can be eliminated.

In some cases medical health officers will be found to have sufficient power to put a stop to noise that can be condemned on grounds of public welfare, and in

most cases there will be no opposition to the reforms contemplated.

A factory makes no money by blowing a whistle, and no doubt the railroads would be considerable sums in pocket at the end of the year if the unnecessary whistling of locomotive drivers were ceased.

The ringing of bells is a disagreeable sound to those who are ill. The *Mail and Empire* thinks it is a question whether the general public would not be sorry to have them stilled on Sunday, for they carry to thousands some such memories as the famous bells of Shandon. "Leaders in the anti-noise crusade," says the *Mail and Empire*, "should be careful to choose well their fighting ground, and to move cautiously from the suppression of noises that all condemn and that are easily controlled to those that are not unmixed evils, and that have some public opinion in their favor."

THE SUPREMACY OF THE STATE

"Some object to the obtrusiveness of our celebration," said Controller Hocken at the Orange demonstration at Toronto. "Behind that is either hostility to, or indifference toward, the great event which we commemorate to-day. If it were not for the Orange Association the significance of William's epoch-making victory at the Boyne would be forgotten. It is because of the freedom we enjoy as the fruit of that victory that we observe the anniversary."



AND to impress this fact upon the less thoughtful citizens," he continued, "it is necessary to make our display one that must arrest their attention. You cannot have a public demonstration in secret. There is a time to meet behind our lodge room doors and a time to parade under our banners before all the world.

"The battle of the Boyne was the culminating incident in five hundred years of struggle by the British people to escape from the thralldom of the Papacy. On the banks of the Boyne on the 12th of July, 1690, the world witnessed the birth of British democracy. That victory put an end to the theory of the Stuart dynasty that Kings rule by divine right, as it forever disposed of the Papal claim that the King of England was subservient to Rome.

Criticizes Quebec

"You have civil and religious liberty in Ontario to-day because of the battle of the Boyne. If you want to see what you have inherited from the men who fought there, go and live in the Province of Quebec, where neither civil nor religious liberty exists. There you will find the priests supreme. There the Canon law of the Roman Catholic Church prevails in defiance of British law. There is neither free speech nor a free press. Only a few weeks ago two papers were coupled in Episcopal condemnation.

Mr. Langlois, in Le Pays, has been pleading the cause of better education for his people. He made no attack upon any Church. But it is a crime in Quebec to protest against an inefficient school system, because it is under the control of bishops and priests. It is an offence in Quebec to work for the intellectual improvement of the masses. So Mr. Langlois has been threatened with penalties which, if inflicted, will ruin his property, and there is no redress in the courts of that province.

"Here in Ontario it would be impossible to destroy a newspaper for such a cause. Side by side in this fair Dominion we have a demonstration of the two principles for which the men contended at the battle of the Boyne. In Quebec you see the principle of Papal supremacy for which James II and his army contended in full operation, and the consequent ecclesiastical despotism. In Ontario you see the principles of civil and religious liberty for which the Prince of Orange fought, enjoyed by an enlightened and prosperous people.

Battle Not Won Yet

"You men of Canada who are accustomed to think that William of Orange settled the issue between priest and people for all time must open your eyes to what is going on in this country if you would preserve your liberties. The forces against which William contended at the

Boyne are at work in this young country. They do not confront you in the panoply of war. Behind your backs they go to the Governments of Provinces and Dominion, demanding concession for their church and party. The more subtle their movements the more dangerous they are. Their weapons are secrecy, sophistry and subterfuge. You must meet them frankly, fearlessly, and with full discussion of their demands. You must tell them that Ontario is a British province, where the English language is the only tongue that will be officially recognized in the schools or public business.

Question of Language

"So far as any question of legal right is concerned the French language is a foreign language in the Province of Ontario. If you people of Ontario fail in this duty, if your Governments,

through fear of losing office, continue to surrender the outposts to priestly clamor, you will lose those priceless privileges which were won for you 222 years ago, and you will have to fight a Canadian Battle of the Boyne on the banks of the Ottawa River.

"What I say to you I say to Orangemen everywhere—to Protestants of all denominations—use your franchise as patriots. Cease to be partisans. Make Protestantism your politics. For this is a greater and more important question even than trades treaties or naval contributions.

"I cannot believe that it is the design of Providence that this great and potentially rich country which we call Canada should be the home of a nation content to live under the despotic rule which the Papal syllabus sets up as the ideal political condition of the human race."



QUEBEC'S LOYALTY TO THE MOTHERLAND

Senator Rufus Pope believes that a vote in Quebec on the Naval Question would prove a great surprise; that French-Canadians realize their interests lie in British connection. Henri Bourassa is not so sure about it.



"I DO not know the Government's intentions in regard to the naval question, but I am convinced that if a plebiscite were taken on it the vote in the Province of Quebec would be a revelation to the other provinces," said Senator Rufus F. Pope, at Calgary.

"I believe that Quebec feels very much like its sister provinces on all great national questions. Its vote against Reciprocity showed that. If the Federal campaign last September had lasted two weeks longer the province would have returned a majority against

Reciprocity. It took a long time to convince the habitant that Reciprocity would be detrimental to his best interests, but once he saw it he voted against his great compatriot, Sir Wilfrid Laurier.

"The same thing would happen on the naval question, I am firmly convinced. The French-Canadian is loyal to British connection and the British throne. He does not want annexation with the United States. That would mean the loss of the special privileges he now enjoys, such as the French Civil Law and separate schools. King George

never received a more loyal reception than he enjoyed at the Tercentennial celebration in Quebec a few years ago.

"I believe the Province of Quebec is prepared to contribute its quota to British naval strength if the question is presented fairly and squarely, without any other qualifying considerations."

Senator Pope said that the Eastern Townships, which, since the time of the coming of the United Empire Loyalists, had been the English-speaking portion of Quebec, were fast becoming French. Sherbrooke, the chief city, was now two-thirds French-Canadian. The exodus of English-speaking farmers from the Townships to Western Canada was continuous. To offset this the Boards of Trade of the different towns in that portion of Quebec had united in a movement to attract British immigration. An agent had been sent to England to induce immigrants to settle in that portion of the Dominion, where the conditions, such as well-tilled farms and mixed crops, were very similar to those in England.

Henri Bourassa's View

But there seems to be another side and another view. Mr. Henri Bourassa, after being absent many months from *Le Devoir*, returns with an article of a very pro-American tendency.

"In the past," he writes, "the French-Canadians were tenaciously opposed to being absorbed by the United States. To-day they are no longer afraid of the annexation spectre. *They commence to doubt the utility of their efforts against annexation, as they seek in vain any gratitude on the part of their English-speaking compatriots.*"

Replying to the claim that absorption would mean disaster to the French tongue and the Roman Catholic religion, Mr. Bourassa says: "This absurd argument was used during the Reciprocity debate. As for the religion, what difference is there, to the advantage of the

Roman Catholics, between the constitution and the laws of the English-speaking provinces and the laws of the United States?"

Plain Talk from the West

The Saskatoon *Phoenix* reflects in an editorial what seems to be the dominant feeling of the West towards Mr. Bourassa's political attitude:

"It would be an unwarranted conclusion," says the *Phoenix*, "to draw from the editorial of Henri Bourassa in *Le Devoir* that this learned French-Canadian is in favor of annexation, but it is interesting to note that this man, who has proved himself to be a relentless agitator, an advocate of the rights of his race, a cause of division between the two great families of Canadians, is beginning to feel the iron in his soul and is coming to realize that he has been fighting a losing battle.

"In his bitterness he looks across the border for relief.

"Far-off fields look green, and the United States looks better at a distance than it proves to be on the spot. They have their racial troubles and bitter political differences, and Mr. Bourassa cherishes a delusion if he thinks that Quebec, as a State in the American Union, would be permitted to be a world unto itself, as he evidently supposes.

Responsibility for Cleavage

"French-Canadians of the Bourassa type must bear a fair share of the responsibility for any cleavage which exists between the English and the French-speaking races in this country. Perhaps it is too much to expect that French-Canadians will accept the political ideals of the English-Canadians, but any efforts in the direction of a national school system, which is distinctly American in its origin, have been resisted by the French-Canadians, who have steadfastly insisted on French Catholic separate schools.

"Why, for instance, was it that in the autonomy bill of 1905 the French-Canadian influence at Ottawa grafted the separate school system into the constitution of Saskatchewan and Alberta? The answer seems to be that it was done in obedience to the national and religious ideals of the French-Canadian people. Yet English is by far the dominant language of these Western Provinces, and such being the case there is no sound patriotic argument to be made in support of separate schools. The argument for them rests on religious rather than racial grounds, so far as Saskatchewan is concerned.

Catholic Limitations in the States

"Mr. Bourassa complains of the insults offered to the 'priest-ridden population' of Quebec, and looks with approval to the United States, where 'the people let the faithful and their bishops settle family quarrels between themselves,' while in Canada 'Orange lodges and political demagogues work together as persecutors of the church.' It would appear that Mr. Bourassa is not quite conversant with American conditions, for while the Orange Order is not very strong in the United States, being distinctly British in its constitution, there is a very healthy anti-Catholic feeling existing in the United States, which up to the present time has made it impossible for any Roman Catholic to be elected to the Presidency, and it is a well-known fact that any politician who is a Roman Catholic, or whose wife is a Roman Catholic, is handicapped for high honors in the United States. In Canada two Premiers have been Roman Catholic since Confederation, and Roman Catholics and French-Canadians are usually given representation in the Cabinet about relative to their strength in the party councils.

"The Protestant element in Canada has recognized, with a degree of bitterness, the attempt to foist the Ne Temere

decree upon Canadian Catholics. They note the attempt of the church leaders to exploit any movement which looks like segregating the Catholics who speak a tongue other than English, and they wonder why it is that their French-Canadian compatriots do not exercise a larger independence respecting their religious leaders.

"Canadians have no quarrel with the Roman Catholic church. There is perfect freedom here. French Canadians have every right to exercise their religion, but it is only when the leaders of the Roman Catholic church indicate in a public way the intolerant and exclusive conclusions of their dogmatism, that Canadians not of that faith feel inclined to rise in their defence."

The Vancouver *News-Advertiser* thinks Mr. Bourassa has reached a position which does not admit of argument. "He enters into a discussion of the question whether it would be better for the French-Canadians to be British or American," says the *News-Advertiser*. "Mr. Bourassa finds that the Canadian Government is likely to engage the country in measures of Imperial defence which will cost much money. He asks whether the rights of his countrymen in their language and faith would not be protected by the United States as well as they are in Canada, and observes that they would not in the Republic be described by Orangemen as 'priest-ridden.'

"The question which Mr. Bourassa discusses is not open. *As an individual he is at liberty to become a citizen of any country that will accept him. But the transfer of a Dominion or of a province is another matter. It is not a subject which people in this country will discuss as a practical matter.*

No Protection Free of Cost

"We do not think that Mr. Bourassa can find any nation which will protect him free of cost. If he should go to the United States he would become a citizen

of a country which has spent more blood and money in war during the last half century or so than Great Britain. He will at once begin to pay war pensions to nearly a million persons. He will find the country building Dreadnoughts on a programme that will not be completed while there is a State without a namesake in this class.

"The United States is not less likely than Britain or Germany to be engaged in a war before ten years. Mr. Bourassa is not 'priest-ridden,' but he will find more people in the United States than in Canada who believe that he is, and will say so in rather rude language.

"He has just returned from France, where the language, to which he objects when it comes from an Orange orator, is used by premiers and emphasized by authority.

An Undiscovered Country

"The world is before Mr. Bourassa where to choose, but the country he seeks, which will protect him from foreign attack, guarantee to him the use of his language at home, in court and in Parliament, allow him to exercise his religion to the extent of having his children educated under the sanction of his own Church at public expense, and will take care that no private person shall among his own friends reflect on Mr. Bourassa's faith, has not yet been discovered by anyone else.

"This refers to Mr. Bourassa's own movements. As to the allegiance of his province, that is already settled definitely and for all time. Quebec is not considering annexation to another country, and unless Mr. Bourassa desires political extinction and a complete loss of influence, not only among the English-speaking people, but among his own compatriots, he will do well to change the subject."

"No person in the Province of Quebec thinks of annexation or even dreams of it, unless Mr. Bourassa himself. I

am confident that if a plebiscite were taken to-day there would not be five hundred people, sane people, vote for it," said Hon. Rodolphe Lemieux, formerly Minister of Marine and Fisheries in the Laurier Government, in discussing Mr. Bourassa's annexation views.

"No minority in the wide world enjoys as many privileges as the French-Canadian Catholics enjoy under the British flag. We practically have an established Church in the Province of Quebec which can collect its tithes by law and which can tax the property of the faithful for the construction and maintenance of churches. We have a special law for the maintenance of the parochial system. The Bishops are appointed directly from Rome without any interference from the civil authorities. We have a separate school system, while in the courts the old French law and French customs still prevail. All these have been embalmed in Imperial statutes, and the French-Canadians know full well that the best guarantee to maintain those privileges lies in the very strength of the British Empire.

"Mr. Bourassa, who is an educated man, but a very erratic one, knows all that, but because he has not succeeded in arousing the people with his imaginary grievances he now insidiously preaches annexation. If he had a little common sense he would remember that there was once a French Province in the United States, Louisiana, and that a week ago the last vestige of the French language in that State was wiped off the statute book. *If we had annexation the French-Canadians as a race would soon disappear in the American vortex. They would have no separate schools, no special privileges for their Church, nor would there be a chance for any Catholic to ever attain the highest office in the land, as has been the case in Canada.*

"Bourassa always has a hobby. The other day this hobby was the Nationalist party; later on, at the time of the Eucharistic Congress, he dreamt of a

Catholic centre of which he would be the chief figure. To-day it is annexation, to-morrow something else, according to his vagaries. He must be in the limelight. He does not know what being consistent means.

"Mr. Bourassa is a bright French-Canadian writer, but is essentially erratic. He must destroy and tear down. That is his aim in life. He cannot be constructive or become a builder."

A Fable For Bourassa

"Sometimes we think of Henri Bourassa as a brilliant orator who makes politics his excuse, sometimes as a vain man seeking applause, sometimes as a revengeful man feeding a grudge, sometimes as the leader of a faction, but rarely as a statesman and never as a harmonizer," says the *Toronto Star* (Liberal). "A statesman is as much distinguished for the things he does not say as for the things he does. When Henri Bourassa has a thought, no matter how it is loaded, he blows down the barrel.

"Henri Bourassa comes back from Europe to find the Nationalist leaders eating out of Premier Borden's hand and Armand Lavergne about the only survivor of the Nationalist cause in Quebec. He also comes back to find the Bourassa stock wiped off the boards and the Laurier stock back in its old place at the top of the list. He comes back to find that Bourassa has been found out and that the people of Quebec are wise to him as a false prophet.

"It does not suit Henri Bourassa either to be discovered, forgotten, or ignored. He must get back into the limelight by saying some startling thing. So he says, 'I am not afraid of annexation to the United States,' and produces arguments to show that Quebec could not be any worse off.

"Henri Bourassa is probably the only man in Quebec or in Canada who desires annexation. It is the last thing the

Church wants. Mr. Bourassa's reason for annexation is not good enough—namely, that he isn't afraid of it. Mr. Bourassa is afraid of nothing that will keep him in the front row. There is no storm that he would not dare to ride provided he got due credit for riding it. We cannot, much as he wishes it, hand this country over to the United States simply because Mr. Bourassa is peeved at being a dead one.

"No doubt Mr. Bourassa will take refuge in the plea that a philosopher probing for truth may dally with any idea he pleases. It is not so. Some ideas are like the young woman who had a tiger cub for a pet. The dear little thing used to lick her hand. One day it licked her hand until the blood came. Then the tiger wanted to eat her and consequently had to be shot. There may be a lesson in this story for Henri Bourassa."



Cyclones, Conservatives and Elections

THEY (the Egyptians) have also discovered more prodigies than all the rest of the world; for when any prodigy occurs, they carefully observe and write down the result; and if a similar occurrence should happen afterward, they think the result will be the same.—Herodotus ii, 82.

There was a terrific and catastrophic cyclone at Regina, Saskatchewan (the capital of that province), on Sunday, June 30.

It was followed, on July 11, by a catastrophe and cyclonic election that swept away the Conservatives and also Haultain and Rogers.

Sir James and Mr. Borden, on the principle followed by the Egyptians, ought to keep their weather eye on cyclones in Toronto and Ottawa. And Mr. Rowell and Sir Wilfrid, on their part, ought to hire a cyclone-maker.—*Toronto World*.

CANADA AND THE NAVY QUESTION

Mr. Borden demands a voice in the Empire's councils if she takes a hand in its naval defence. Mr. Asquith and leading London papers agree that the proposition is fair and should be considered. A pithy synopsis of the important utterances and comments on the Navy Question as it concerns Canada.



THE so-called German menace, which diplomatists and newspapers on both sides seem to be stirring up rather than quieting down, has brought the question of the Navy, and what Canada is going to do about it, to the forefront during the past month.

Amid prolonged and renewed applause Mr. Borden, Prime Minister of Canada, declared in the Harcourt room of the House of Parliament at Westminster that in time of peril he believed every Dominion, including Canada, would give a response not "less loyal or less earnest than that of the Motherland herself."

"One realizes, however," said Mr. Borden, "that when the day of peril comes, the day for effective preparation may have passed. I conceive that those who accept a share in and responsibility for the defence and security of this vast Empire may no longer be considered as wards by the self-constituted guardians."

Call Dominions to Councils

Mr. Borden noted the similarity of the development of Parliamentary institutions overseas with those of the Mother Country. Then he proceeded to develop his argument. In the course of a striking utterance he said that *when Canada began to take part in Imperial defence, then would conditions change and the overseas Dominions necessarily be summoned to the councils of the central authority in foreign affairs and naval matters.*

The mother of Parliaments, said Mr. Borden, was in truth and fact the one

Imperial Parliament in the highest sense. That status ceased to exist in a Parliament elected upon issues chiefly local and domestic. A Parliament which expends a large portion of time and energy discussing and determining questions of purely domestic concern can hardly be regarded as an Imperial Parliament in the highest and truest sense.

Complete autonomy, which has been granted the great Dominions, has given them practically complete control over their own affairs. As a result the Crown has become the strongest, if not the chief, tie which unites the Dominions with the Motherland, and preserves the integrity and cohesion of the Empire.

The Destinies of Empire

In one important respect the Parliament and Government of the Mother Country still control the relations and destinies of the Empire, said Mr. Borden. The policy which settles the issues of peace and war for the entire Empire is formulated and carried out by the House of Commons elected by the inhabitants of the United Kingdom. So long as British supremacy on the seas is unchallenged, so long as that supremacy is maintained by Britain alone, there will be little cause to criticize this condition, which is supposed to be based on the theory of guardianship or trusteeship.

The Dominions in the meantime have been developing their resources, have been expending their moneys on public works, providing means of transportation in the many necessities which arose



OUR CABINET MINISTERS IN BRITAIN.—Reading from left to right : Hon. C. J. Doherty, Minister of Justice; Rt. Hon. R. L. Borden, Prime Minister; Hon. J. D. Hazen, Minister of Marine, and Hon. L. P. Pelletier, Postmaster-General.

through rapid and unparalleled development of resources, and in the establishments of conditions of modern civilization throughout great territories. The time was at hand when they could be called upon to take a reasonable and legitimate share in maintaining the security of the Empire's existence.

Then followed in an eloquent peroration the passage first quoted. The next ten or twenty years, said Mr. Borden, would be the critical one in the history of the Empire. They might be even decisive of its future.

"God grant, that whether we be of these mother islands or of the Dominions, we may so bear ourselves that the future shall not hold to our lips the chalice of vain regret for opportunity neglected and dead!" he exclaimed.

At the Colonial Institute Mr. Borden made another historic speech in which he declared:

"We have come by the mandate of the Canadian people to discuss some matters of great Imperial concern. In advance of that discussion it is not to be expected that I should make to-night any announcement as to our co-operation in naval defence. One or two declarations which were made many times in Canada may, perhaps, be repeated with advantage here.

"It is a trite saying that the naval supremacy of the Empire is the very breath of its life, without which it cannot possibly endure. It has also seemed to us that this supremacy can only be maintained by one united navy. Our ideal is, one King, one flag, one Empire, and one navy powerful enough in the day of stress or of peril to vindicate the flag and to maintain the Empire's existence.

"There are two considerations before us. The first touches the possible and

immediate gravity of existing conditions. The other touches the more difficult and more complex question of permanent co-operation in the Empire's defence upon the high seas.

"It is sufficient for the moment to emphasize our view, that any great Dominion undertaking to share upon a permanent basis in the sea defence of the Empire must have some voice in the policy which shapes the issues of war or peace. Canada does not propose to be merely an adjunct of even the British Empire."

"She faces the future to-day with a proud spirit, conscious of her problems, but equally conscious of her ability to solve them. Watchful and prudent of her resources, she is determined they shall be developed in the interests of her people. Mindful of her opportunities and her responsibilities, she is resolved to play her full part in maintaining the unity of the Empire and promoting its influence in the cause of civilization and humanity and for the peace among the nations."

Churchill's Reply

In the House of Commons Rt. Hon. Winston Churchill spoke of Mr. Borden's presence in London and the conferences that have taken place in these terms:

"Mr. Borden and his colleagues authorize me to say that they shared this view and that any special action which the immediate future may require of them will not be delayed. Pending the settlement of a permanent naval arrangement they wish that the aid of Canada shall be an addition to the existing British programme, directly strengthening the naval forces of the Empire and affording a margin available for its security. They tell me that the action of the Dominion will not be unworthy of the dignity and power of Canada. More than that I am not entitled to say. The decision of the Government will not be announced until the Ministers have returned to Canada. Meanwhile, I would suggest

that the less the question is speculated upon the greater the public convenience will be."

Hand of a Strong Friend

"It has been," said Mr. Churchill, "a source of comfort and encouragement during these last few weeks to have by our side the Prime Minister and other Ministers of the Dominion of Canada. It has been like the touch of the hand of a strong friend when serious business is to be done. The task of maintaining the naval power of the Empire under existing conditions is a heavy one. All the world is arming as it never has before. We have to protect dominions and territories scattered over every continent and every ocean as well. We understand the truth of Mr. Borden's words, that the day of peril is too late for preparations."

"There is an earnest desire upon the part of the Dominions to assist in the common defence of the Empire, and the time has come to make that disposition effective. Apart altogether from material aid, the effect of the arrival on the blue waters of these new nations of the British Empire cannot be measured."

"A united British Empire means the safety of the British Empire and probably also the peace of the world. If we are told that the beginnings of co-operation in defence must be accompanied by the beginnings of an association in policy, then I say that both measured by defence and by the policy of co-operation of the Dominions with the United Kingdom, it would be an inestimable benefit to the strength of the Empire and the general cause of peace."

Our Common Heritage

Speaking in the House of Commons on the same occasion Prime Minister Asquith answered Mr. Borden's demand for a voice in the determination of the Empire's policy and affairs in these words:

"Side by side with their growing participation in the active burdens of the Empire on the part of the Dominions *there rests with us undoubtedly the duty of making such response as we can to their obviously reasonable appeal to be heard in the determination of the Empire's policy and the direction of its affairs.* Arrangements such as this are not to be made in a day. They must result in their very nature from deliberations, and will probably have to be developed from time to time. But without committing ourselves to any particular form of arrangement, we share with the great Dominions the feeling which, as years have passed, has become more conscious and articulate, that we have a common heritage and common interest, and that in the enjoyment of that heritage and in the discharge of the duties which those interests involve, we are more and more conscious partners one with the other."

Coming of a New Order

Practically all the London papers have united in the view that Mr. Borden's speech is important and noteworthy. The *Westminster Gazette*, the leading Government evening paper, had this to say:

"Mr. Borden made a speech which definitely recognizes the coming of a new order in which the partnership of the Dominions and Great Britain, at present informal and unfettered, is likely to be consolidated on definite constitutional lines.

"The partner must have a voice in the policy of the firm which the ward had not in the policy of the trustee.

"Mr. Borden suggests to us that the Imperial Parliament, as at present constituted, does not meet this condition, from which we infer that he and his friends look forward to some development of our institutions which will meet the case.

"We are glad this idea should be thrown out, and during the next few years hope

to see it get into the thought and language of the self-governing communities."

The *Times*, summing up, said, at the end of a lengthy leader: "The essential point is that the British and Dominion ministers should learn more to act together in the whole range of affairs which concern them both. The formal machinery for common action can be created more easily when once the practice is established."

The *Pall Mall Gazette*, commenting on Mr. Borden's warning, said: "The Empire has no organ of self-government capable of co-ordinating its strength and placing its whole weight behind unified policy and action. Without such an organ Imperialism can never be sound, real, or effective. Every thinking mind knows it, and the time has come when we must choose definitely between carrying our burden and laying it down."

"The present meeting," said the *Times*, in another article, "will fall short of expectations unless the Canadian people can be satisfied that the new contribution which they are prepared to make to ensure the security of the Empire, will carry with it a proportionately greater voice in the disposal of that contribution. The national development of Canada has long outgrown the makeshift plan of cash contribution without control."

The question of control—how much "say" for so much contribution—which has been frequently discussed in Canada, is not overlooked by the *Times*, which asks the following questions:

"Is Canada satisfied with nothing more than intermittent representation on the Committee of Imperial Defence? Will she not claim her constant share of control, not only in the conduct of an Imperial war, but in the events which lead up to the final decision between war and peace?"

The *Times* calls Mr. Churchill's recent proposal that the Dominions should patrol the outer seas attractive, when

coupled with the British up-keep of the fleet in home waters, and says it has reason to think that the negotiations are proceeding along these lines.

Will Take a Long Time

Speaking generally, the British Liberal press thinks Premier Borden's declarations that the overseas Dominions shall have participation in the Imperial foreign policy and naval control as conditional on contribution will take a long time to work out. The Unionist press takes the view that this must be done at no distant date.

The *Morning Post*, Unionist, "declares that a system of Imperial partnership must be devised which will enable each to play its part in the settlement of questions of common interest. No doubt progress towards this goal will be slow," says the *Post*, "but any attempt to force the pace could only result in disaster. But if the instinct and practice of co-operation can be encouraged, the genius of the British race will evolve constitutional machinery best suited to its needs."

Britain's Unimperial Parliament

The *Westminster Gazette*, Liberal, referring to Mr. Borden's statement that the British Parliament is not truly Imperial, says: "We are glad to see the idea thrown out, and during the next few years hope to see it in practice. In thought and language self-governing communities and British parliamentary institutions are developing naturally in a federal direction, but a definite scheme can hardly at present be submitted by the United Kingdom." The *Gazette* alleges, as a reason for this, that the overseas Dominions would inevitably be outvoted in such an Imperial Parliament. "But," it adds, "such a condition may change in the lifetime of children now living here and in Canada."

The *Chronicle* (Liberal) points out something which should help to allay

the fears of those French-Canadians who think that participation in anything along the lines of an Imperial navy might involve Canada in war against her wishes, says this:

"We have met the cost of defending the Dominions. *No war in which the British Empire has been engaged since Napoleonic times, with the single exception of the Boer War, has directly involved any Dominion in danger, trouble or expense.* The balance is on the side of the United Kingdom. There is no immediate prospect of the balance being seriously affected, and we are under no compulsion to decide quickly. According to some, the theory of the future is for formal relations between the Mother Country and the Dominions. Given the good-will which exists, and of which Mr. Borden's speech was such excellent evidence, time and circumstance will smooth much that now in the light of abstract reasoning seems rough and hard. Mr. Borden himself put the problem, but hardly hinted at the answer."

There has been very little hostile comment among Canadian newspapers on Mr. Borden's attitude. The *Montreal Herald* (Liberal) supports in the main the Borden policy.

"When this present crisis has passed," says the *Herald*, "let it pass how it may—the foundation of an Imperial policy of defence must be laid. Such a policy must be formulated by the whole Empire so that the whole Empire will have direct responsibility for it. What is clear is that Mr. Churchill's speech has opened a new era, that the overseas Dominions have assured an enhanced importance in Imperial affairs, that whosoever would challenge the might of Britain must challenge also the might of those young nations which, under her wise guidance, have reached responsible manhood."

Commenting on the *Herald's* remarks, the *Toronto News* (Conservative) thinks that such deliverances, coming from the

"Opposition," both in Ontario and Quebec, indicate clearly what we have always known—that intelligent Canadians, of whatever political stripe, are ready to help defend the Empire in a crisis, and to assume an honorable share in a permanent policy of Imperial defence with a corresponding voice in the direction of the Empire's foreign relations. As an annexationist, Bourassa is a spent force, and those few Liberals who are Little Canadians in their outlook, must become a negligent quantity.

"*May not the prospect be considered fairly encouraging,*" asks the *News*, "*for getting the naval question out of politics in this country, and for securing a union of parties to do the square thing by that Empire in which Canada is fast becoming an equal partner?*"

"Mr. Borden's idea of Canadian autonomy on the matter of defence," says the *Vancouver News-Advertiser* (Conservative), "is not a divided and local navy, but a representative and united control of the single and Imperial navy. This note, struck clearly at the Premier's great Institute speech, has caught the ear and delighted the heart of the great British audience to which Mr. Borden spoke through the press.

"If the applause which follows his remarkable deliverance is more general than Sir Wilfrid Laurier was ever able to evoke, it is not because Mr. Borden has greater eloquence. In the qualities that charm an audience, appeal to the sentiments and emotions and touch the imagination the advantage is with the late Premier. Mr. Borden has the advantage in his message which goes right to the heart of the matter, and leaves it as clear as it is possible at this stage where the Government and the Dominion stand. The British people, including the press, do not like ambiguity. They applaud an outspoken man who knows what he means to do and approve 'the brave old wisdom of sincerity.'"

Says the Hamilton, Ont., *Spectator*

(Conservative): "The first step is a direct gift of one or two Dreadnoughts to the Imperial navy, as a thank-offering for the protection afforded in times past. The next is the construction and maintenance of a Canadian navy, in such wise as to be capable of instant articulation with the home fleet, and to pass automatically under the control of the Admiralty in case of war, without any change in the present status of Canada as a portion of the Empire. The third and final step may be the recasting of the constitution of the whole Empire, giving all who share in the burdens of war a voice in the shaping of the policy that may lead to war."

"If the Empire is to have an unchallengable supremacy on the sea," says the *Ottawa Citizen* (Conservative), "Canada will provide her share of it; if peace is to be preserved by a display of overwhelming strength, Canada will take her share of it; if war must come, Canada will take her share of it. But in all these great Imperial matters Canada must have a voice. She has resolved to play her full part in maintaining the unity of the Empire, in prompting its influence for the cause of civilization and humanity, and for peace among the nations. In fact, Canada demands Imperial unity."

Points the Way for Canada

The *Toronto Globe* (Liberal) supports Mr. Borden's movement towards naval contribution. "The speech of Mr. Winston Churchill on the naval defence of the Empire clearly points the way for Canada," says the *Globe*. "He stated that only by cool study and by methodical preparation extended over a series of years could Britain raise the margin of naval power in Europe alone, while, he added, 'We have to protect dominions and territories scattered over every continent and every ocean as well.'

"There, in a word, is Britain's problem. There, too, is the opportunity for the

Dominions overseas to cease 'sponging'—the word is not a bit too strong—on the Motherland for naval defence. It is the duty of the Dominions to say to Britain, 'We will undertake to guard the outlying portions of the Empire against small raiding squadrons and keep open the trade routes of the Empire if you will see to it that the shores of Britain are kept inviolate and the British battle fleet is maintained on a basis of superiority to that of any probable European combination.'

"If by the joint efforts of Canada, Australia, New Zealand, and the South African Union a compact, modern naval force were maintained in the Pacific and

Indian Oceans, the people of Great Britain would be able to devote their entire attention to the safeguarding of the Atlantic, the North Sea, and the Mediterranean. The problem of British naval defence has been greatly complicated by the growing sea power of the Triple Alliance and the declining power of France.

"How long under these conditions," asks the *Globe*, "can Britain, unaided, hold the supremacy of the seas, which for her is a matter of national life or death? Has the time not come for the fifteen millions of white men in the outlying portions of the Empire to stand behind the Motherland?"



NORTHERN ONTARIO, LAND OF PROMISE

The enormous possibilities of this great area, where the Provincial Government will this year complete 250 miles of roads, are just beginning to dawn on the people of Ontario. Some facts which show the development that is now taking place.



THE Provincial Government of Ontario, under the supervision of Mr. J. F. Whitson, the Government Commissioner, superintending the work of road construction in Northern Timiskaming, will complete, this summer, practically 250 miles of graded roads in townships between the Frederickhouse and Abitibi Rivers, north and south of the Transcontinental Railway.

Already a force of 175 men is employed, and nine camps are in operation around Cochrane. Work will soon be started on the Mattagami River, 40 miles west, but so far the work has been confined to the Frederickhouse and Abitibi sections. At Iroquois Falls, 30 miles south, another gang is building

trunk roads, and to date between 20 and 30 miles have been made. A gang of men has just been placed at work near Matheson and Monteith, where more roads will be built.

The roads are being built on a systematic basis. They are cut out the regulation width, 66 ft., cleared, grubbed, burned and then graded. For the most part, and where suitable, the Government road follows the boundaries of the township, with cross roads running north and south and east and west across the centre of each sub-division. In this respect each township is served to its best interests with main trunk graded roads.

Speaking of the land where the work has been done to date, Mr. Whitson



NORTHERN ONTARIO, LAND OF PROMISE —Home of first settler near Lake Sesequinika. He settled five years ago.

states that it is a good deal better than appears on the Government surveys and field notes, and land that is marked muskeg, and semi-muskeg on the maps is, upon clearing, the best possible farm land, and it will be found that a good many sections which to-day are thought to be too wet for farming, will prove the best land in the north.

Rails on the Transcontinental Railway between Cochrane and Winnipeg are being laid at the rate of a mile a day. It is expected that the roads will be completed between these two points by the end of September.

East from Cochrane the rails have been laid a distance of over 160 miles.

Hearst, one of the principal towns on the road west of Cochrane, gets a large roundhouse and other railway buildings. The transportation of the crop of fall wheat to the East is the incentive for the pushing of work as rapidly as possible along the whole line of the roadway.

Mr. J. L. Englehart, chairman of the T. & N. O. Commission, states that the Cochrane Annex is now being surveyed and lots will be placed on sale shortly. Practically all the lots in the present townsite have been disposed of.

To Develop Pulp Industry

Tenders are being advertised for by the Government, to be opened on Aug. 15, for the lease of the timber limit east of Iroquois Falls and reaching to the Abitibi Lakes, including the obligation to erect mills on or near the territory in order to manufacture the wood into pulp and paper in the Province of Ontario, which will mean a tremendous impetus to this industry. The pulp mill is to cost not less than \$500,000, and 250 men must be employed for ten months in the year.

Mr. Willis K. Jackson, the Buffalo lumberman, who recently bought the Townships of Haggart and Kendrey from the Provincial Government, has already commenced work. The town-

ships are situated on the Transcontinental Railway at the junction point of the Mattagami River and the G.T.P. A large gang of men is already engaged making roads through these two townships and cutting and dressing timber to be used in the erection of the large \$70,000 saw mill which they are under contract with the Government to build.

Immigration to Ontario

The Dominion Immigration Registrar shows that Ontario is now getting 35 per cent. of the total immigration to Canada. During June no less than 6,070 high-class immigrants were placed at various points in the province, which is three times as many as that of the corresponding month of last year.

Shipments of agricultural implements to Northern Ontario have increased in amazing proportion. For the year 1910 the Massey-Harris Co. handled a delivery of agricultural machinery at New Liskeard, which was widely advertised at the time as representative of the needs of the settlers and farmers in that section, which included 18 binders, 30 rakes, 3 seeders, 5 rollers, 36 mowers, 30 harrows, 17 plows, 4 wagons and 17 drills.

Shipments to date to Northern Ontario for the first six months of 1912, by one of the large farm implement manufacturing concerns, show the following figures: 220 binders, 325 rakes, 50 tedders, 5 side rakes, 320 cream harvesters, 75 hay presses, 110 wagons, 400 sleighs, 210 scufflers, 45 gasoline engines, 1,025 section harrows, 450 disc harrows, 550 plows, 440 mowers, 10 reapers, 22 loaders, 55 knife grinders, 30 feed grinders, 360 gears, 125 spring T harrows, 5 land packers, 75 cultivators, 95 rollers, 230 drills, 48 spreaders.

These figures are eloquent evidence of the rapidity with which the Timiskaming clay belt is being settled and opened up.

The people of Ontario have at last



NORTHERN ONTARIO, LAND OF PROMISE.—Part of farm clearing and Government Road in construction near Lake Sesekinika.

awakened to the full understanding that their back door opens on James Bay and that north of the height of land is 16 million acres of clay land, wooded, watered, rich in pulp wood, tamarac and spruce, but particularly rich in the soil which is almost beyond value in the consideration of the crops that it will raise.

Old Ontario has some 12 million acres under cultivation on which the present crop will probably raise 125 million bushels of wheat, 60 million bushels of oats, and 40 million bushels of barley, but New Ontario has 16 million acres of land just as fine that can raise 200 million bushels of grain and in addition have 4 million acres left to grow timothy and clover, which the West cannot grow, and is the very backbone of farming.

Sixteen million acres will re-create 30

counties like Huron, Bruce, Welland, Peel, York, Grey, Wellington, Kent, Middlesex, Northumberland, Ontario, Essex, Waterloo, Perth, Oxford, Norfolk, Elgin, Brant, Haldimand, Halton, Dufferin, Simcoe, Lennox, Victoria, Durham, Hastings, Lanark, Frontenac and Leeds.

These new counties now in the making, added to Old Ontario, will create a purchasing, political and social power of vast importance, and this within the next five or ten years.

The westward procession is at last halting and turning northward to New Ontario, where we have a great wooded land, well watered, rolling hills and pleasant valleys, a land over which two transcontinental railways run, and which in the next five or ten years will have railways running all through it.



THE DECADENCE OF THE PICNIC

For decades the picnic has been, so to speak, decaying. Its decadence is now so marked that there are city folks who shudder at the very thought of being seen with either a lunch basket or a large family.

The modern picnic is costly and artificial. Are people forgetting how to play?



IT used to be a proud boast when a family was numerous enough to have a picnic all to itself. Nowadays, if there were such a thing as a large family, and if it were holding a family picnic, it would sneak off to the picnic grounds in relays, and would carry its "grub" in suit-cases and grips. More likely still, it would buy its meal after arrival.

The Toronto *Star Weekly* thinks our picnics are sadly artificial. "They belie any of the various derivations which are given for that interesting specimen of English. 'Tis said that it comes from two Italian words, meaning 'a

little task,' the idea being that each member of the party does his share in preparing for the outing. Another explanation is that it is a contraction of pick-a-nick-nack, which embodies the same principle. Still a third derivation connects the word with 'pick a nique,' the nique being a small coin. But the modern picnic scoffs at small coins and those who go to it decline to be bothered with small tasks. Even the picnic for two, which used to enable the young ladies to display their housewifely talents in preparing a dainty lunch-basket, is now prefaced by the purchase of a

lunch not only ready-made, but ready-packed.

"There are still picnics of the Sunday-school variety, but they are no longer conducted on the old-fashioned lines. The journey to some nearby park is no sooner proposed than it is poo-pooed. The idea! What boy would go to Sunday-school in the hot summer weather of 1912 with nothing better in view than a visit to some easily accessible picnic grounds? He must have a long train trip at least, and a boat trip, too, if he can get it. If he can't, he will easily find some other church which will bid a railway ticket for his attendance. And food must be provided by a caterer.

"The time threatens to arrive when nothing less than a full course dinner will satisfy demands. Almost anything used to suffice for a prize. It was the fun of the thing which counted in the races and other contests. The present tendency, however, is towards gold watches for first, gramophones for second, and diamond tie pins for third prize. This stage, mark you, has not yet been reached, but it appears to be looming up. Picnics will yet vie with bowling tournaments.

"There are still small picnics in the parks, but not the nearest parks. Be sure of that. Children in the High Park district would not think of a 'pleasure excursion' to that beautiful and spacious playground. They must needs go to Reservoir Park, and midway to it they meet a troupe of children from the Reservoir Park neighborhood who wouldn't think of going there, and are bound for High. Both groups are discontented because they are not going outside Toronto altogether. They would be far happier in the prospect of a hot train ride to someplace-and-back which would occupy so much of the day that there would be little time left for picnicking.

"What's the matter with our picnics, anyway? They are too artificial. We

are too firmly wedded to the idea that we cannot have a good time without spending a lot of money on it. We are too determined to make a highly involved task out of what should be a simple pleasure. We are too thoroughly imbued with the notion that our picnic must be just as expensively tiresome as the other fellow's. In plain English, we are too proud. Pride cometh before a fall, and pride has brought about the fall of the picnic.

"We are forgetting how to play. We are losing the joy of simple, natural amusements, and we are bartering that joy for whatever satisfaction may be derived from spending more money on our pleasures than some neighbor whom we dislike. It is a poor game to play in the name of picnic."

Writing on the subject of picnics in the *Globe*, Peter McArthur says: "I wish to protest in the most public and emphatic way against these new-fangled, snobbish, strife-breeding basket picnics. There are no picnics like the old-fashioned kind, where they set up rough board tables of interminable length and piled on them the dainties of the countryside. Social distinctions were wiped out and for one day all men were free and equal and the children usurped the reins of power.

In the Old, Happier Days

"At these basket picnics you are apt to see the freckled-faced boy standing somewhere outside the hunger line, waiting for someone to hand him a sandwich or a cruller that is chiefly hole.

"In the happier days of my earliest recollections matters were different. The freckle-faced boy edged between the legs of the grown-ups and got a seat at the first table at the right hand of the minister. That was not because he of the freckles revered the cloth. By no means. He knew that from the point of vantage which he occupied he would get the second helping of every

good thing that was provided. The woman who had a particularly succulent custard pie or a pound of cake that was all raisins, would invariably begin by offering the first slice to the minister and then he of the snub nose and freckles would be right in line for the second helping.

"Rah! for the old-fashioned picnics. At least the boys and ministers approved of them, and, come to think of

it, it is no wonder that Hufeland, in his Encyclopædia of Insurance, mentioned ministers as especially unfavorable risks, because so many of them die young from indigestion. His tables were prepared before the coming of the basket picnics. The cloth may have succumbed, but the snub-nosed boy thrived mightily.

"Rah! for the long tables! Rah! for the free lemonade, and down with your basket picnics."



SINGLE TAX IN BRITISH COLUMBIA

A Victoria editor, who once thought otherwise, now favors the abolition of taxes on improvements and placing them solely on land values. In progressive places where single taxation has been well tried, the people would not depart from it.



MR. C. H. LUGRIN, of the Royal Tax Commission of British Columbia, says that when the four members of the Commission left Victoria they went to work with absolutely open minds, without any preconceived ideas at all as to what they were going to do. The conclusions they reached were forced upon them by the knowledge of the conditions of the country, and by the knowledge of the evils and the injustice of the incidence of taxation.

"I will confess," he says, "that I was an advocate of the poll tax until I took occasion to learn how it worked and to discuss its features. I am now absolutely in favor of its abolition—as indeed are all my colleagues.

"The same thing applies to the taxes upon improvements and personal property. We felt from our investigation of the province that they were unjust, that they could not be fairly levied and that it was only right that they should be removed from the statute books. And we believe this will be done by the legislature.

"In certain municipalities of the province the idea of Single Tax has prevailed. The taxes are solely upon land values. The municipalities which I have in mind are Chilliwack, Summerland, Penticton and Kelowna.

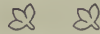
"We will take Kelowna as an example. In Kelowna the area of assessable land is about twelve square miles. It has a system that is purely and simply Single Tax. There are no other taxes. That community owns its own electric light plant, and through that municipality wherever you go among the fruit farms you will find sidewalks laid down to the very doors of the farms. The country roads are lighted about as well as the city streets were before we had the cluster lights, and in every house they have electric light, while the water is laid on by a splendid system, and all these things furnished to the people of this municipality at par cost. You will find the school-houses well equipped, with their carriages in summer and sleighs in winter, to bring the children who have to come from a distance.

That is one of the municipalities in the province that has adopted Single Tax and intends to stand by it. Some others have not gone so far.

"And who are the people who live in Kelowna? They are nearly all men who have made a success of their business affairs and have gone there to live. They are not radicals or faddists. They are plain, hard-headed, sensible, business

men. Whenever the question was asked, 'Do you think you will ever depart from the principles of Single Tax?' the invariable reply was: 'We will never depart from it.'

"In the rural municipalities that have adopted this system of Single Tax there is no influence that can be brought to bear that could lead them to depart from it."



CANADA'S CENTURY IN IMMIGRATION

The salient feature in a little pamphlet on fifteen years of immigration, issued by the Government, is the tremendous growth of our influx from the United States. In the fifteen years since 1897 this tide of settlers has risen sixty-five fold.



IMMIGRATION from the British Isles has increased twelve-fold, but it has been quite outdistanced by the American influx. In 1897 the settlers from the United States numbered only 2,412. During the last fiscal year, 1911-12, the figures were 133,710. The *Montreal Star* remarks that "it is no wonder that some of the States are becoming anxious and are making vain attempts to dam up the flood. It is no wonder that an effort was recently made in Minnesota to shut out Canada from exhibiting at the state fair. We got more settlers from the United States alone last year than we got from all the world in any year up to 1903-4."

The increase in British immigrants is very satisfactory, too. In 1897 the total number of British immigrants who landed on our shores was 11,383. In 1911-12 the number rose to 138,121, which was 15,000 more than the highest previous record. The greater number of British immigrants naturally came from England and Wales. These two parts of the United Kingdom sent us 96,806 settlers last year, as compared with 9,401 in 1897. In the same period

the Scottish immigrants rose from 1,476 to 32,988, while Ireland's contribution went up from a little under a thousand to 8,327.

"Great Britain and the United States are the two best sources from which we can draw settlers," says the *Star*. In both instances the newcomers have been trained under institutions similar in spirit to our own, while in the case of settlers from European countries, a great divergence of ideals powerfully obstructs assimilation. It is a good omen for the future, therefore, that three-fourths of our immigrants now come from Anglo-Saxondom.

"The fifteen years reviewed in the governmental pamphlet show a healthy development in this regard, as at the opening of the period European immigrants made up a third of the total. This reduction from a third to a quarter on an increasing total is healthy, but even the smaller proportion is a serious problem. The encouragement of British and American—but especially British—immigration should receive sedulous attention on the part of the authorities."

THE CAUSE OF THE HIGH COST OF LIVING

Too much money is the root of the high cost of living. There is too much gold in the world. That is the big underlying cause of the excessive rate that mankind everywhere must pay in order to live. The symptoms of the disease are the tariff, the middleman, trusts, luxury, pure food laws, decreased efficiency, wars and the movement toward the cities. The disease itself is too much gold.



BY IRVING FISHER, PROFESSOR OF POLITICAL ECONOMY AT
YALE UNIVERSITY.

FOR years the world's output of gold has been increasing. In the last fifteen years it has increased from about \$325,000,000 to \$500,000,000. In the same fifteen years the price of living has jumped surprisingly the world over. In the United States it has increased 50 per cent.; in Germany, 30 per cent.; in England, 20 per cent.; in India about the same—in fact, every country has had an increase not under 18 per cent.

To explain the balance of figures let us suppose that in a certain city \$100,000 (which can be \$10,000 used ten times over, or \$5,000 used twenty times over) has been exchanged for living (rent, food, clothing, etc.). This means that the community has lived for one year on \$100,000.

Now, let us suppose that the currency in that community is greatly increased the following year by the discovery of a gold mine, which product is changed into money and put into circulation in that community.

Too Much Money to Spend

At the end of the year we shall probably find that the amount of currency exchanged has doubled and that the amount of goods has remained the same. In other words, the community has paid \$200,000 for the living that cost only

the year before but \$100,000. That is to say, the community has had too much money to spend, and the cost of living in it has increased 50 per cent.

If, on the other hand, the conditions were reversed and our community had the same volume of currency, but the amount of goods sold had doubled, then the purchasing power of the dollar would have been raised twofold, and the cost of living would have decreased fifty per cent.

Briefly, the way it operates is this: The more money people have to spend, provided the amount of things they buy remains stationary, the more they will have to pay for them. At present there is too much money in the world, and that is why all countries are complaining.

There are all sorts of remedies proposed, from co-operative household buying to raising potatoes on vacant lots, but these are only remedies applied to the symptoms not to the disease itself. If you go to a doctor he doesn't treat the symptoms, he attacks the disease. He gets below the surface to the root of the trouble. That is what the International Commission hopes to do—reach the very seat of the trouble, which, as I said before, is too much gold.

Prices go up more easily than wages. When prices are rising wages will not

rise as fast as they will when prices are stationary. It takes a strike or a big effort to send wages up. Prices go up, as I have shown you, merely through an increase in money. Between the years 1873 and 1896 wages were up and prices were down. Then we began to get too much gold and prices went up, but wages didn't keep pace with them. When they do that means progress.

People Who Are Losing

The class that is losing?

In it belong all savingsbank depositors, bond holders, all creditors in general, all people bound by contracts, all salaried people and anybody who is doing work for a fixed price. The class that is robbing them in a subtle way is composed of speculators, stockholders and people I shall call "enterprisers," those who take risks with money.

The latter class, you see, is not dealing in the dollar as a constant. It is changing for them continually, and they are not tied like the first class.

For a concrete example take the case of a servant girl who in 1896 deposited \$100 in a savings bank. To-day with her interest she draws out, let us say, \$150. Now, the purchasing power of that \$150 is not so great as was the power of the \$100 fifteen years ago. And take the railroads that are bound by law to carry passengers at two cents a mile. They are losing money. They applied to the Interstate Commerce Commission to be allowed to raise their rates, but were turned down. When they were made to carry passengers at two cents a mile two cents would buy more than it will to-day. That, as you now know, because of the fact that there is too much gold.

One Class Robbing Another

The average man is poorer to-day than he was fifteen years ago.

The average man has more money, but he is a member of the one class that is being robbed by another.

How would you cure this disease of too much money?

The International Commission is the cure. I thought so last May, and Mr. Hadley, president of Yale, agreed with me. Then I went down to Washington and saw President Taft. He was as enthusiastic as I. A month or so later I went abroad and discussed the plan with the leading economists of Europe. They agreed to co-operate with this country in the forming of a commission for international investigation.

When I returned to Washington and told these things to President Taft he saw to it that a bill was introduced in the Senate that provided for the launching of my project. The latest I have received from Washington is that this bill will be passed. It authorizes the President to appoint three commissioners as representatives of this country at a conference to be held in Washington, and at which will be present representatives from five or more of the leading countries.

This Congress will organize into the machinery of the commission. This achieved, three committees will be appointed. The first will gather statistics as to recent changes in wages, prices and cost of living throughout the world, thus enabling us to make international comparisons. A second committee will secure the main causes of these changes, and the third commission will evolve the remedy.

And what will be that remedy?

I am sure it will be directed against gold. One way to do would be for each country represented to agree to restrict the annual output of gold. Of course there is a grave danger in that such a cause would put too much power in the hands of the politicians, but as the work goes on I think that a way will be found to avoid that. The people of the world will appreciate the situation and, understanding the fluctuations of money, will figure on that strange property in all

their business transactions. That in itself would be a wonderful step forward.

Why Prices Will go Higher

Mayor Gaynor, of New York, holds similar views to those of Prof. Fisher. Speaking recently of the high cost of living he said this: "The periods of prosperity are periods of high and rising prices. The periods of adversity are the periods of low prices and falling prices. Wait, you young ladies and gentlemen, for 25 years or less, until the period of falling prices and low prices sets in and then you will see hard times and you will have reason to complain.

"What produces high prices? If you stop to think maybe you are expressing the thing wrong. The equation of prices now is gold, as gold is the equation of all money and all credit. Gold has its value like other things, and as the production of gold goes up and up, as it has since 1883, until the production is

enormous, the like of which the world never saw, as the production goes up and more gold is brought into the world, that gold, just like any other commodity, decreases in value as its amount increases. The production of gold is enormous and has been since 1883 and is increasing all the time. And so long as that gold increase continues and the gold keeps expanding in quantity will prices keep going up. We will have no lowering of prices until the apex of this gold production has been reached.

"What is the trouble about high prices? You are all trying to get them. Every man and woman that I know of is trying to. The laborer is getting the highest price he can, and his wages have gradually increased. Everybody with anything to sell is getting the highest price he can. And then apparently everybody goes home, or to some public rostrum, and abuses high prices and complains at the top of his voice."



Daylight Saving on Trial

THREE Canadian towns are this summer trying the experiment of Daylight Saving. The latest recruit to the ranks of the economizers of sunlight is Orillia, Ontario, and the other two are Moose Jaw and Port Arthur.

Port Arthur is in a peculiar situation in regard to time, and the test of the principle should be unusually severe there. Only about five miles away from Port Arthur is the line between Montreal and Winnipeg time.

The Montreal *Star* points out that the sun time at Port Arthur is now nearly an hour later than ours in the East, according to which she is regulating her watches. In fact, for practical purposes, her clock is already pushed ahead one hour, and to introduce Daylight Saving is to push time forward still

another round of the clock. Thus, the citizens of the western Twin City will in reality be getting up two hours earlier this summer than their sun time warrants. This is certainly "going some"; but then Port Arthur is so near to the West that we presume the gait will be nothing unusual.

The result of these three experiments will be watched with great interest. There is undoubtedly much to be said for Daylight Saving from the point of view of theory. Unless practice reveals some unforeseen difficulties, the innovation is worth a good deal of effort to secure the necessary co-operation.

Under our present system, we miss the best part of the day in summer, and then we have to use unnecessary gas-light in the evening to make up. By

getting up an hour earlier in the day, we would not only have the benefit of the fresh morning air, but after the work of the day was done, there would still be ample time for outdoor sports. The outcome should be a saving for our

pockets and an increase of health and happiness. We should then stand some chance of living, on a large scale, according to the old saw:

Early to bed and early to rise,
Makes a man healthy, wealthy and wise.



ONTARIO WINS SUIT AGAINST NIAGARA POWER COMPANY

The Judicial Committee of the Privy Council has decided the issue between the Ontario Government and the Canadian Niagara Power Company as to the mode of calculating rental, and it has decided in favor of the Government.



THIS final outcome of the litigation means that a substantial sum goes into the Public Treasury every year instead of remaining in the several Niagara power companies' profits.

The Privy Council has decided that the construction placed upon the contract between the province and the company by the Attorney-General of Ontario is the correct one, thus reversing two judgments given in Ontario courts in favor of the power company.

The result will be the payment into the Provincial Treasury of many thousands of dollars, being the amount of money due for the right to utilize the power-producing waters of the Niagara River, over and above the amount heretofore annually paid by the company.

The amount of the unpaid debt, which at the time of going to press is not known, reaches tremendous proportions, because the contract has been in force for ten years, and paid for according to the company's interpretation of it.

The point at issue, though purely technical, is sufficiently clear. The contract giving the company rights in the manufacture and sale of electric power,

declares for a given method of figuring the rental charge fixed by the Government. This the company holds to be on the meter plan.

The province contends that the rental must be based upon the amount of power the company was able to develop by the exercise of the rights stipulated in the contract. The difference between this "peak-load," and the amount of power actually developed by the company and registered by meter, is considerable, and figures out to an amount of money which the Privy Council holds as still owing to the province.

The case was first taken to the High Court by the Attorney-General in 1908, when Mr. Justice Riddell decided in favor of the defendants. On appeal by the province to the Court of Appeal, this decision was upheld, two judges, however, dissenting. The argument before the Privy Council was heard some weeks ago, and judgment reserved.

The Technical Phrasing

The legal phrasing on the point in dispute is as follows:

"Peak Contract—Payment is made for the greatest actual capacity on horse

power recorded at any one time. This record governs any period for which payment is being made, and may also govern the remainder of the contractual period. The computation may be made progressively from the date of the record, or such record may also have a retroactive effect.

"The peak or maximum horse-power is nothing more or less than the real capacity, demonstrated to have been required, and is that which contains the greatest number of units of horse-power, so that payment for each 'horse-power' is, of course, payment for the maximum horse-power.

"Meter contract payment is made for the number of horse-power hours or average horse-power, the standard of

measurement being a compound or integration of capacity and time. The number of horse-power hours or average horse-power is ascertained by readings indicated by a meter, which are averaged by an integrating meter, which compounds or integrates capacity and gives the result in horse-power hours."

As the *Toronto Mail and Empire* says, "The Ontario newspapers that have been in the habit of abusing the Judicial Committee of the Privy Council and declaring that appeal to it ought to be cut off can have nothing to say against it this time. If there had been no appeal to that court of last resort this case would have been decided against the public, for the Court of Appeal upheld the judgment in favor of the company."



"READY-MADE" FACTORIES

The city of Winnipeg, for the benefit of people who want to start manufacturing on a small scale, will construct factories, fully equipped with trackage, electric light, power, water, etc., and the rent goes toward ultimate ownership.



THE popularity achieved by the system of selling "ready-made" farms, as the dry goods merchant sells ready-made clothing, was conceived to be about the limit by many who have not the aptitude for reading the future by the present and the past.

Just as the ready-made suit was followed by the "semi-ready" suit, so the "ready-made" farm has been followed by the "semi-ready" factory.

The city of Winnipeg, for the benefit of the men who wish to start manufacturing on a small scale and gradually develop their business, will construct "ready-made" factories, fully equipped with trackage, electric light and power, water, and the other necessary accessories, to be offered at a reasonable

rental to those who, as their business expands, will erect plants of their own.

A site has been secured and the factories will be built on the unit system. Construction will be of brick, concrete and steel.

This, as the *Calgary News-Telegram* says, is a step in advance of the bonusing system, which had this weakness, that it really provided capital to enable a non-capitalist to compete by means of tax-raised money against the very industries that had to help to pay for this form of opposition. The recipient received the bonus and pleased himself.

In the newly-devised scheme the manufacturer, unable at the outset to finance the construction of a factory, but quite able to finance the necessary

manufacturing processes, states his wants, a suitable building is erected for him, but the rent he pays should go towards his ultimate ownership of the place.

As at present devised, the scheme seems to require that, as his business expands and outgrows the rented factory, he must erect a plant of his own. As it

stands the scheme is novel; it is workable; and it should prove equally beneficial to the city and to the manufacturer. The system might not inopportunistly occupy the attention of organizations in other Western cities which are aiming at increasing the number of productive industrial establishments in their midst.



WHERE HAVE THE WOMEN GONE ?

A glance at the first volume of the census reports, which gives details of the distribution of the population according to sex, discloses the curious fact that in the townships of Ontario males, almost without exception, outnumber females; and, on the other hand, in the cities, towns and villages, especially the villages, females outnumber males.



BY W. L. SMITH, EDITOR OF THE "WEEKLY SUN."

IN only forty-eight of the nine hundred and forty-five townships and rural places named by the census, females outnumber males, and in these forty-eight places, which are mainly in the North and perhaps Indian camps, the total excess of females is only about fifty.

In the townships of Old Ontario the excess of males over females appears to be more than forty thousand. In only forty-five out of two hundred and sixty cities, towns and villages, do males exceed females.

Expected More Females

Most observers, who have given attention to the pitiful disturbance of Ontario population, would probably have looked for a contrary state of facts. They would have said that since Alberta and Saskatchewan have 160,000 more men than women, and rural old Ontario has suffered a net loss of 100,000, the men must have gone West, leaving the women at home on the farms.

The facts are not easy to explain. The forty thousand women have not gone to the cities, because in the rural villages and towns, where there is no employment for women and, where the pressure on women to work must be at least as great as it is on the adjacent farms, there is almost universally a material excess of women.

In rural old Ontario there are no public works and no industrial activity to account for the excess of men and the farms are so bereft of male labor as to leave, it has been said, only about three-quarters of a man to every hundred acres.

If it be assumed that the women have deserted the farms in as great numbers as the men, which is hard to believe, the farm laborers may be part of the excess of men. The farm laborer is not attracted to the soil and he is not married because, no doubt, the land cannot, in addition to its burdens, maintain for him a wife and children.

The continued falling off in the num-

ber of school children seems to indicate a widespread restraint of marriage.

Whatever the explanation, a condition so marked and so general must be due, not to accident, but to general causes operating for a long time upon all the rural population. That these causes are economic we have no doubt. Those whose interest in these matters is only

measured by their effect on the production of wealth will understand why farm production, especially dairying, is falling off.



It is not enough to know; we must turn what we know to account. It is not enough to will; we must do.—Goethe.



THE CURE FOR LABOR UNREST

"We must recognize that if justice is to be done to the workers, it will mean sacrifice on the part of the rich. In many industries improvements can be made in the lot of the workers without materially lessening the earnings of capital," says a great capitalist.



THE problem of labor unrest, and particularly the question, what should be done to allay it? has been discussed in a lengthy article, written by Mr. Shelbohm Rowntree, director of the great firm of Rowntree & Co., and a leading authority on social questions, author of "Poverty: A Study of Town Life," and other notable books. In the course of his article Mr. Rowntree writes:

"We must recognize that if justice is to be done to the workers it will mean sacrifice on the part of the rich. No doubt, as the demand for higher wages and better conditions of work becomes more insistent, the employing classes will improve their methods of organization, and in many industries great improvements can be made in the lot of the workers without materially lessening the earnings of capital. But this will not solve the problem. The poverty at one end of the social scale will not be removed except by encroaching heavily upon the great riches at the other end.

"All wealth is produced by the co-operation of three factors—land, labor

and capital. The capitalists should entirely shake off the idea that wage-earners are inferior beings to themselves, and should learn to regard them as valued and necessary partners in the great work of wealth production—partners with whose accredited representatives they may honorably discuss the proportions in which the wealth jointly produced should be divided. . .

"While profit-sharing and co-partnership may be possible and advisable in certain industries, I am confident that the solution of our present difficulties cannot be found along these lines. . . .

"The policy to be adopted by the State in connection with all industries should be decided with a view to the national welfare, and not that of a class. If in any particular case it can be shown that it would be a national advantage for an industry to be taken over by the community, we should allow no fear of the bogey of Socialism to stand in the way of such a policy. . . .

"I am inclined to think that the solution of our present difficulties will come through a combination of individual and State action—but it will

never come until the wealth-producing machinery of the community is organized, and the resultant wealth distrib-

uted in such a manner as to secure the greatest good of the nation as a whole, and not that of a favored class."



DOES CANADA NEED SKYSCRAPERS?

The chief argument for them, that they are a good advertisement for the bank or insurance company building them, is upset by the fact that their value as advertisements is greatly lessened as new records in tall buildings are made, as they have been in the States.



DOES Canada really need to imitate the skyscraper of the great cities of the United States? Europe gets along without them. Our Antipodean cousins are fairly immune from the habit, and Asia has done no Tower of Babel building since a memorable occasion—long before the invention of the steel skeleton.

The Toronto *Globe* deplores the fact that Toronto seems to have a special itch for the skyscraper. "The announcement that a building that will have a height of almost three hundred feet is projected, and that plans for it have been prepared, should lead to a discussion of the whole question of the advantages and disadvantages of skyscrapers," says the *Globe*. "The chief arguments for them are a good advertisement for the bank or insurance company that builds them and that owners of land in the downtown quarter have to build high structures to get a return for the vast sums sunk in the land.

"If skyscrapers become general their value as advertisements will be greatly lessened, for new records will continually be made, just as the Woolworth building in New York, with its fifty-five stories, smashes the record of the Singer and the Metropolitan buildings.

The prevention of the erection of buildings above a certain height would do much to stop the concentration of

land values at certain strategic points, and would spread them uniformly over a wide area.

"In New York land values in the skyscraper district are fabulous, while a few blocks away on the East Side are slum districts that would be just as valuable as sites for office buildings were a demand created for them by a limitation of the height of such structures. The same condition will undoubtedly develop in Toronto if Council gives free rein to the builders of skyscrapers.

"Public opinion seems to be ripening in the direction of the application of a regulation generally enforced in Great Britain—namely, that no building shall be higher than one and one-half times the width of the street on which it stands. On Toronto's downtown streets, which are almost all 66 feet wide, that would limit the height of buildings to a hundred feet, or from eight to nine stories.



Minority Representation

FRANCE has decided to experiment with the system of proportional representation, or representation of minorities, a measure providing for its adoption having passed through the Parliament under the direction of Premier Poincare.

The effect of the system is thus set

forth: "Instead of completely disfranchising the whole minority, as the old scrutin de liste did, it ensures that every ballot will count for something, if not in favor of a man's personal preference, then in favor of his next choice.

"Any voter is free under it to vote for the man who best represents him without fear of losing his vote should that man not get in. If his preferred representative gets his bare fifth or sixth of the votes, plus one, he gets in. If he does not, the elector's vote is counted for the man whom he next prefers."

The working of this system in France will doubtless be watched with much interest by the people of other countries, where much has been said of the plan but nothing has been done to test it in a wholesale way.

That injustice is done to minorities under the system of voting which prevails in practically all countries cannot be denied. It is possible, as we have seen, for the Dominion Commons or any provincial House of Assembly to be composed of practically one party, even though the unrepresented minority may have cast a substantial vote at the polls.

Many schemes have been proposed to secure fair representation for minorities, and if the French system works out well it will, no doubt, be adopted in other countries.



Is Thrift Impossible? Or Unpopular?

WHEN Shakespeare delivered himself of the maxim, "Sweet are the uses of adversity," what had the master in mind? asks the *Regina Province*.

"For one thing," says the *Province*, "the virtue of thrift is worth mentioning when considering the use of adversity. For it is said to be an impossible lesson to acquire in the midst of prosperity.

"One of the largest American insurance companies has been investigating how many people laid up anything against

the proverbial rainy day. From the records in the New York surrogate's office for a period of five years, the statistics showed that of the adult persons who died in that time:

"85.3 per cent. left no estate.

"4.3 per cent. left estates of from \$300 to \$1,000.

"5.3 per cent. left estates of \$1,000 to \$5,000.

"1.8 per cent. left estates of \$5,000 to \$10,000.

"1.8 per cent. left estates of \$10,000 to \$25,000.

"1.5 per cent. left estates of more than \$25,000.

"To check these figures an examination was made of the records in a representative county of Ohio, and a similar condition was revealed, although only 78.15 per cent. died with no estates, and only .95 per cent. left more than \$25,000.

Are Canadians as Bad?

"It must come as a startling revelation to find that in New York more than seventeen out of twenty adults die without leaving any estate whatever. In Ohio the proportion of four-fifths obtains.

"Whether Canadians are as a people more thrifty than their southern neighbors may well be questioned. Certainly we have not yet acquired the same reputation for grasping after the dollar as attaches to the shrewd American, but any difference is probably more in degree than in kind.

"Sir Edmund Walker, Lord Strathcona and other leading financiers have repeatedly exhorted Canadians to temper their extravagance, or the country's future will be heavily mortgaged. The lesson of thrift may be hard to learn, but it contributes stability to the national structure."



Uneasy rests the face that wears a frown.
—Elbert Hubbard.

In the Public Eye

ROWELL AND HIS LIQUOR POLICY

An interview-sketch of the Liberal leader in Ontario, who is staking the prosperity of his party on the programme "Abolish the Bar." Mr. Rowell believes that the success of Local Option is the very reason why we want something else. When he speaks you know what he has said, and you understand that he has more where that came from.



BY ARTHUR HAWKES.

SHOULD a leader be judged by his policy, or should a policy be judged by its leader? It depends on who made the policy. Mr. Rowell made his own policy, so it is pretty safe to judge him by the policy, and to judge the policy by him.

He has risked the reputation of the Liberal party in Ontario and his chances of becoming a Prime Minister on the gospel "Abolish the Bar." He has offered to co-operate with the Conservative party, which has already committed

itself to the suppression of treating, in abolishing the bar, if Sir James Whitney will adopt his plan. Sir James won't even turn the offer over—he spued it out of his mouth with every sign of the most vigorous Whitney spue. Rowell says that to see the bar destroyed would be worth a hundred times more to his sense of public progress than to be Premier of Ontario.

Your conception of Rowell will be conditioned by your attitude towards that assertion of his. Is Rowell's character or only his tongue in the declaration? If you believe his character is in it, search him for statesmanship. If you can discover only his tongue, pass him by, for he is only political sediment.

I shall hope to show you a statesman. You needn't say ditto to his programme, for the man who only says what everybody agrees with, cannot by any honest stretch of imagination be called a statesman—he is hardly worth so long a name as platitudinarian.

A Blessed Candour

Rowell has been sneered at as an holier-than-thou man. If any human being excites the abhorrence of this humble commentator, it is the pharisaical professor of political religion. Mr. Rowell is a great Methodist layman—



N. W. ROWELL

Leader of the Liberal Party in the Ontario Legislature.

probably the widest-regarded Methodist layman in Canada. In other parts of the world I have known laymen who were sticky with moral treacle, and whom you wouldn't invite to draw an agreement or to conduct a horse deal. Get close to Mr. Rowell and you can't detect a smear of treacle or a smell of a horse trade. He is what he seems to be. He is often so unaffectedly candid that his opponents suppose him to be diabolical. He reminds you of Lord Stratford de Redclyffe, the most effective of British ambassadors to Turkey, who said his success was entirely due to his habit of telling the truth, which his adversaries believed to be the cleverest lies. One of Rowell's admiring followers in the Ontario Legislature insists that his biggest asset in his struggle with Sir James Whitney is Sir James' refusal to believe that Rowell can be sincere in anything.

Of Rowell's legal mind I know nothing, for the law is fearfully and wonderfully made. Of his Methodist mind—well, it may have recesses that can only be explored by his fellows in faith. His political mind is not to be plumbed in a minute. And yet it is easy to know him, because he is sincere. He is the genuine stuff. Public service for its own sake impels him. He is not a coruscating genius, liable to fly off the handle or to take a drink, but a fine type of man, with eyes in a head that is not divorced from a clean heart and a right spirit.

One Better than Local Option

Of course any man who has the misfortune to be a successful lawyer bears certain marks of his calling upon him. You don't always understand the lawyer, but you know him when he is there. When he is in politics, if you can discern a minimum of the lawyer and a maximum of the political prophet, you don't bother about a slight reminiscence of the gown. You feel that way about

Rowell, and are reminded of the analysis of good water which ends "Bacteria, a trace."

Rowell is not the inventor of comprehensive plans for stopping the liquor traffic. He enters into the labors of others after many of them have entered into their rest. He is a fresh barometer, register, dynamo—whatever you like—of the advance of public sentiment away from the pestilent old idea that without a customary use of alcohol men could not work and women could not wash. He would go one better than local option and he regards the proposition to shut down the bar-room simultaneously all over the province, which he would have decreed as the legislative first-fruits of a general election, as the most practical politics that can be offered the public for approval.

There have been periods of temperance zeal in Ontario, resulting in the Duncan Act, the Scott Act, and many other statutes intended to reduce the public evils of drinking. There are still militant organizations for the promotion of sobriety. They are not as aggressive as they were, because they have, in large measure, accomplished their work. The day has long since gone by when you have to labor to convince men that intoxicants are a hindrance to intellectual, commercial, social or religious efficiency.

You cannot get up or keep up a furious moral battle against an evil unless somebody will declare that it is a most tangible good. The battle of theoretical temperance was won long ago. The schools of Ontario teach the perniciousness of alcohol as dispassionately as they teach the multiplication table.

Where there are fights for local option there is real fighting. I have been told that the contests generate more ill-feeling than any quantity of sobriety can assuage. The church, it is said, becomes imbued with the spirit of the electioneerer. For when godliness starts

to get out the vote, well, it may certainly not be as wise as the serpent, and it is certainly not as harmless as the dove.

Local option has come to Ontario to stay—no mistake about that. It is adopted in a municipality by a three-fifths majority. The peace cannot be annually disturbed by a drink issue. Once in three years is often enough to put the strain of vote-getting on the church militant. Once adopted by a three-fifths majority, local option can only be repealed by a three-fifths majority. What is sauce for the moderate drinker is sauce for the abstainer.

The three-fifths clause rouses the indignation of the double X abstainer, who was strong enough at the last election to get the Liberal party to adopt the simple majority as its temperance plank—a step which wasn't approved by a goodly percentage of sympathizers with Mr. Rowell. They said that this is a world of fact, and that it is no use trying to drag public opinion faster than it is prepared to go—that when you reverse the custom of immemorial days in a matter of eating and drinking, you must have more than a bare plurality at your back.

I asked Mr. Rowell about that, and I think this is a fair reproduction of his answer:

Example of Alexandria

"There is something in the point as to being in advance of public opinion. But we are going by experience rather than by faith. Over and above the argument for majority rule, which governs in everything else, there are the proven results, which make further experiment not so much an experiment as a certainty. First there is the dominating fact that reversals of local option have been so exceptional as to prove the rule that the advantages of closed bars are so great that continuation of local option is assured. There are a hundred and eighteen municipalities in Ontario

where local option is withheld, though a majority of the electorate is in favor of it. Sir James Whitney, when the three-fifths rule was made, said it was an experiment. On the results, the simple majority is as safe as the three-fifths majority. We are going on the facts, you see.

"Yesterday, at our meeting at Belleville, Mr. Munro, the head of the carriage factory at Alexandria, told us their experience. He said that in the old days, whenever there was a fair, a circus or any demonstration in town, there was sure to be a generous amount of drunkenness. Alexandria is in the country of the Highland Scots. The Highlander is the finest kind of man; and if he fills himself with whiskey he is so fine as to be more troublesome, perhaps, than any of his Celtic relations.

"Mr. Munro said he has been all through the mill of local government and has done everything he could think of to diminish the woe of excessive drinking, as a private citizen, as a civic governor, and as an employer. But little could be accomplished. They moved pay day from Saturday to Monday, but though there was a lessening of absentees, there was a certain proportion of fellows who would stay away from work immediately after pay-day. The day was changed again to Wednesday, but the evil was not eradicated.

"Eighteen months ago Alexandria went dry. The improvement all round has been marvellous. There is no comparison between the efficiency of the factory now and its efficiency two years ago. It isn't a sentimental question any more in Alexandria. The economic value of local option is as clear as noon-day."

"Well, then," said I, "why aren't you content to let the province work out its own salvation, through local option? The temperance people in the Old Land would be tickled to death if they could produce in Britain the conditions we

enjoy, even in the places that have not adopted local option in Ontario. As a youngster I used to be taught that if we could get local option with a two-thirds majority—six to three, instead of five to three—we should be on the high road to the teetotal millennium. Why, when you tell the British people that there isn't a barmaid in Canada, they look at you with wonder and envy."

"I know that," said Mr. Rowell. "But I am always coming back to the point that the success of local option is the very reason why we want something else."

"That is the complaint against you—you are never satisfied," I remarked.

Mr. Rowell laughed the quiet laugh of a man who knows exactly where he gets off.

"I want to abolish the bar, which is local option plus, and a logical and, I believe, an inevitable outcome of the local successes which you agree have made Ontario the envy of social reformers in Britain. I want to enlarge from the locality to the province, by comprehensive, decisive legislation what has been done in a smaller way by permissive legislation. The strength of public opinion in the country is unmistakable. Whether temperance people will allow their convictions about the liquor traffic to dominate their party affiliations remains to be seen.

Town Rivals Town

"You see, so long as some men can get drink they would go where it is, even when they would rather be without it. The fear that some nearby town would, by keeping up licenses, attract trade from one which would rather be without liquor, does prevent the adoption of local option. For instance, a friend told me yesterday that Oshawa and Whitby are likely to vote on local option next winter. They are three miles apart. In Whitby it will be said that Oshawa will keep the licenses, and

will draw all the trade of the farmers who take a glass. In Oshawa it will be predicted that Whitby will do what Whitby says Oshawa will do. Either town, left to itself, without fear of what its neighbor will do, would most likely go for local option. Employers of labor will support it I have reason to know."

"And so," I said, "you want to bring the whole strength of the province to bear on the locality, whether it likes it or not."

Again he laughed. "You are putting it rather directly," he said, "I presume, for the purpose of getting my position more clearly."

"You have guessed right," I answered. "I am, for the moment, taking the position of an unfriendly observer, purely in the interests of the Liberal party."

Risk in Large Cities

Then he laughed some more before he went on: "I think I said I believed in doing the practical thing. You can never have unanimity in politics. Even where the majority for local option, on local experience of it, is largest, there will be some who feel they are being ill-used. I admit there is force in the objection that under province-wide abolition of the bar there might be large communities in which the majority would prefer to have the bar, and that they would feel aggrieved if they couldn't get it. The enforcement of the law in such places would not be as easy as in those where public opinion is very strong the other way. But there is this consideration—nowhere will the sentiment against the bar be so weak as it can be said that a whole city is being coerced. The condition that you suggest would not, I am quite confident, arise. But in public life you have got to take chances. I am more than willing to take that one."

That, you perceive, is the way for a man to talk who aspires to lead public

opinion into new, bold, constructive action. It is the only way. Nothing venture, nothing win. The remark led me to try the Liberal leader on another tack; but he was too much for me. I suggested that he estimate public opinion in the province to-day. Putting the position when the legislature will have a working majority to abolish the bar at 100, where is public opinion now, at fifty, sixty, eighty? Mr. Rowell didn't know. He was as non-committal as a Vancouver Chinaman—and rightly so.

He Wouldn't be Drawn

I tried him again, and he was frank, without telling anything. Where is the Liberal party, I inquired—not as a legislative entity under his leadership, but as a potential force in the country. Put its position as a winner at next election at 100 and where is it now? Again, don't know, don't know—and rightly so. He did it so beautifully that he seemed to be conferring a favor.

But the probe that didn't probe brought us to a pleasant agreement as to the need for all the time striving to put public life on a better plane? He said there never was a time when the opportunities for public service in Canada were as great as they are this day. He expects to win with "Abolish the Bar," and he expects that some friends will fall by the wayside. He hasn't gone into the battle without counting the cost. If they cannot follow he will regret their decision, and wish to see them back again some day. **BUT HE WILL GO ON.**

Wise as serpents, harmless as doves. It has been a settled doctrine with me, since I entered public life twenty years ago, that the politic course is always the straight course—there is nothing like it for bearing fruit, when and where you least expect it. When a man in the position of Mr. Rowell takes that line he will be put down as a diabolical schemer, a regular holier-than-thou, who

is really and truly ready for the fire. Some will say that about this next point. Mr. Rowell was talking of the quality of public service:

Give Him Your Regard

"One of the things which helped to bring about the adoption of 'Abolish the Bar,' was the belief that it would bring into active political work in many localities the best class of men—the fellows who have held aloof from politics because they have thought of them as the most inevitably sordid operations in which they could engage. This is a political issue, deeper, higher, farther-reaching than the things which commonly divide parties. We need all the strength that can be brought to bear on public discussion and public service, and I believe this policy will do much to that end."

There you have the wisdom of the serpent. The enemy might call it the cunning of a politician who wants to make a party engine out of religion.

It might be that. The young fellow who comes around in the hope of presently joining your family and whom you are glad to see casting his heart across the table, may be the most villainous betrayer that ever set out to destroy virtue. But you know him, you know his antecedents, you have some faith in your own perceptions of human character; you have more in the perceptions of your good wife, and you are glad to see him come.

Rowell is out to win Ontario (as far as his influence personally is concerned) on what he is far more than on what he says, or on the way he says it. Once more, you differ from him. You may think he wants to go too fast, that he is too good for human nature's political food, or that he is not good enough. But if you believe that we are in need, above all things of men of brains, of stability, of character, who are not afraid to risk things to gain what they

believe to be great public ends, you will give him your regard, and be glad to do and to say so.

The Parliamentary Rowell

Mr. N. W. Rowell became leader of the Liberal party in Ontario on his forty-fourth birthday. He will become Premier—when the Lieutenant-Governor sends for him. Sir James Whitney is very strong in Ontario, but Mr. Rowell knew that when he entered the lists against him.

Mr. Rowell hasn't always enjoyed good health; the result, they say, of the way he worked to earn, in a store, the money to make a lawyer of himself. He came from the farm—best place for growing men. Near London is his home. There is goodness in his blood—his sister is President of the London Women's Christian Temperance Union. He may have had a wild period in boyhood, when he enjoyed (or thought he was enjoying) the weed secretly—and it is cruel to suggest such a thing. He may have broken out into expletives that he would rather not write. But if he did, it has never been held against him. A clean mouth and a clean mind are no detriment to a man, least of all to a statesman.

Mr. Rowell is thin. You don't get a proper idea of his make-up from a distance. His head is lean, so lean that he has been described as a dead-looking man. It is a libel on an exceedingly alive personality. Get close to him, and you see that he has the bulge over the ears which phrenologists (who may be as wise as they say they are) inform you means the fighting instincts. He fights not with carnal weapons. He has subdued the flesh to truly Methodist proportions. But he is a fighter all the same.

They tell you that Sir James Whitney fumed and threatened when Mr. Rowell kept the Legislature sitting, long after the Government had planned to let

their men get away. New rules are said to be a-brewing to curb the inquisitive Rowell when next the House meets. Mr. Rowell won't roar. He will use the new rules. If he grows in parliamentary grace as fast next season as he did last winter, he will make the other side wish for more rules still—or for something that will shut him up a little quicker than he likes.

The truth is, of course, that you can't destroy with rules a parliamentarian who has got the incommunicable gift. Rules were made for the conduct of debate, not for the suppression of parliamentary quality. Rowell has parliamentary quality. He has studied the fountains of parliamentary procedure. He not only knows the rules, but why they originally were made. He has the gift of lucid statement. He can handle a subject at length, or in brief. You know what he has said. You understand also that he has more where that came from. Those who know him best speak with the least reserve about him. It is a rare good sign, don't you think?



Men who are making their way in the world find it very difficult to profit from what is deserving of imitation in their older contemporaries and at the same time to avoid the influence of their errors.—Goethe.

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Finance and Commerce

A LOAN THAT COULDN'T BE FLOATED

Toronto's failure to sell her debentures in London at four per cent. carries an important lesson to other Canadian municipalities, which is this: "Exercise economy and make up your mind that you'll have to pay more for your money in future." It is no reflection on the stability of Toronto's bonds.

The London market is glutted. Why not issue five per cent. bonds in small lots to the thrifty Canadian investor?



THE pilgrimage of City Treasurer Coady and Mayor Geary, of Toronto, to London for a loan of several million dollars has been followed with interest. The not unexpected happened when a cable message was received stating that Toronto's representatives had been unable to dispose of the city's four per cent. debentures.

A London bank suggested a price of about 91 for the bonds, subject to market approval. The market absolutely refused to take a long dated loan at any price. The city was then obliged to place \$6,000,000 twelve months' treasury bills at $4\frac{1}{2}$ per cent.

The debentures taken to England were to pay the cost of various public works as follows:

Trunk and sewer and disposal works	\$2,400,000
Public school buildings ..	489,231
Storm overflow sewers.....	824,400
Western Hospital grant....	51,282
Parks and playgrounds.....	153,300
Public schools.....	618,462
Waterworks improvements (two lots).....	1,538,301
Total.....	\$6,574,976

In addition to the above the issue of debentures to the amount of \$2,800,000 has been authorized but not negotiated, including \$2,200,000 for the extension of

the civic Hydro-Electric system. Further issues, making a considerable total, will have to be authorized in the near future to defray the cost of extensions to the waterworks system, etc.

The city of Toronto during the past few months refused several attractive offers made by local bond houses— attractive in view of general market conditions. Those refusals are probably regretted now. At least 3 points higher than offered by the London bank this week could have been obtained had one or other of the offers been taken.

An Unsatisfactory Outlook

Referring to Toronto's failure, the *Monetary Times* remarks that, "regarding high-class stocks generally, and the Canadian and Provincial Government stocks and municipal stocks in particular, the outlook is highly unsatisfactory. It is only fair to add that Canada has only partially contributed towards the present state of affairs. It is thought that borrowing will be postponed in expectation of getting better terms.

"The Canadian Northern Railway loan guaranteed by the Government," says the *Monetary Times*, "constituted a blow which was the last straw. That security stands at a discount of from four and a half to five per cent. after allowing for interest."

The *Financial Post* says Toronto's failure to raise the money "comes as a climax to a series of cold receptions to Canadian issues. Perhaps this is due not so much to any falling off in interest in Canadian securities as to internal conditions of the British market. The decline in consols to record prices indicates that even the leading British security is not immune from changed conditions. It is not surprising, therefore, that the market was not prepared to take a \$6,000,000 issue of debentures, even when issued by a city of first rank.

"For some time past," says the *Post*, "the British market has not been absorbing new issues very readily; in fact the state of congestion is practically unparalleled in the history of the market."

The Effect on Other Places

The interesting feature of the refusal of the London market to consider Toronto's 4 per cent. debentures is the effect it will have on the borrowing of other municipalities. If Canada's second largest city, whose credit ranks with the highest, cannot negotiate a sale of debentures in London, the outlook for the smaller municipalities is rather dark. Of course the size of the issue may have influenced its reception somewhat, but the British market has been flooded with issues of one kind and another until the market is absolutely glutted.

Canada has taken full advantage in recent years of the British investor's high regard for this country. Great Britain has been pouring a steady stream of gold into Canada, buying not only our municipal bonds but also public utility, railroad, industrial and even mining stock. It is estimated that about \$200,000,000 of British money has poured into Canada each year. Canada soon feels the effect of any obstruction of this flow.

Have Been Extravagant

The *Financial Post* drives home a point which has been freely talked of for some time in financial circles. "It is

not to be denied," says the *Post*, "that with money easily secured at reasonable rates there has been a disposition on the part of many Canadian municipalities to be somewhat extravagant. Now a halt will be called, not so much because Great Britain has decided that Canada has been too extravagant, but because of internal conditions. The London market finds itself in a state of congestion which will make it impossible to supply funds at the old rates."

Mr. F. J. James, of Nay and James, Regina, who has just returned to the Saskatchewan capital from a visit to Eastern Canada, has some good advice for Canadian municipalities. "It seems," he says, "that a large number of municipalities, more or less important, are borrowing this year, with the result that it is going to be exceedingly difficult to meet the demand. At present there are in the East cities holding in the aggregate many millions in debentures awaiting to be put on the market and, while the market is in its present stage, we cannot hope for much improvement.

"Our advice to municipalities, both high or low in the grade, is to borrow as little as they can and, if possible, to defer marketing issues until at least next season. We find that all over the East development is going on to a very marked extent and it has taken large sums of money to look after the requirements of the East, which, hitherto, has not been borrowing to anything like the extent of the West in proportion to population. We are not by any means looking for a panic, but we do believe that the practice of economy at this time is very desirable. The chartered banks are doing all they possibly can, but even the large institutions we have, which compare very favorably with similar institutions on this continent, have their limitations."

The *Toronto Telegram* says: "The English investor seems to be losing his appetite for good security at low rates of

interest. Quality in the security is still demanded. But the quantity of interest must be increased. Consols at 76 mean that the British Government is paying almost four per cent. for its money.

A big question is bound up in the proposal to the effect that the city of Toronto shall pay five per cent. on its bonds," says the *Telegram*. "*If Toronto is to borrow money at five per cent., the bonds should be issued in small lots, and made attractive to the thrifty Canadian investor.*" The chartered banks of Canada carry \$373,000,500 in deposits that bear no interest, and \$631,000,317 in deposits that bear three per cent. interest. If the banks can borrow \$631,000,317 at three per cent. interest in Canada, the municipalities should be able to borrow a few millions at less than five per cent. in England."

As the *Financial Post* says, Toronto's failure to negotiate the loan "does not in any way denote a decline in the stability of Toronto bonds, but is a very decisive indicator of the feeling in London at present towards Canadian municipalities."

With regard to the decline in Government securities—that is in consols and German government securities—the London *Statist* has investigated the matter, and expresses the opinion that the root cause of the decline is the defined undercurrent of feeling that war between Britain and Germany is inevitable at some future date. This talk about arming so heavily to maintain the world's peace—well, if both nations would agree to reduction in armaments, or agree to a stationary policy, the same end could have been effected. But there it is. Britain would enter into such an agreement. Germany won't. Churchill intimated some time ago that Britain's policy of navy increase would be governed by what Germany might do, and Germany did not take the hint, but immediately inaugurated a still more vigorous naval policy.

At the same time, BUSY MAN'S CANADA urges its readers to turn to the "Pulse of the Press" in this issue, read the Toronto *Star's* little sermon headed "The-War-Will-Comers" and take it to heart. If all would do this, and especially the good fellows who write the big headings in the newspapers, we should be nearer the millennium and further from war with people with whom we have no quarrel, Germany included.



New Grain Line Direct to Hull

AS a result of the recent visit of the British manufacturers' delegation to Canada there is a possibility of the establishment of a new grain line direct between Canada and Hull to connect with the great milling industries of the north of England. This project was advanced by Mr. Rank, of Rank, Limited, the biggest millers in the British Isles. He stated that he had come to Canada for this express purpose.

At the present time, he said, the bulk of their Canadian grain was shipped through New York by the Wilson liners, and the North British millers were anxious to get a direct service with the Canadian Atlantic ports. Mr. Rank opened negotiations with the Canadian Pacific with this end in view, but was unfortunately called back to England by his father's serious illness. He, however, placed the facts before Sir Thomas Shaughnessy, who was much interested in the idea, and promised to give it serious consideration. Mr. Rank will later return to Canada to continue the discussion.

At the present time the Canadian Pacific are carriers of large cargoes of grain to Bristol, and it is considered that it would be an easy matter to switch this service to Hull, since it would not only increase business but also win back to Canada trade in its own grain now going via New York.

THE BUSINESS SITUATION

Crop conditions and prospects were, on the whole, never better. Two hundred and fifty million bushels expected as the Western yield. Business men see reasons for great optimism on the probabilities of the year's results. The failure record for six months has been favorable to the Dominion. A prominent Western Banker thinks the development of the past ten years is nothing compared with what will take place in the next ten.



AT time of writing, July 29, crop conditions, both East and West, continue favorable, and there is a widespread expectation that the harvests will establish a record for Canada. But the real test is yet to come. Seldom does a year go by without a crop scare of some kind. There is still so much time for development that the most that can be said is that so far conditions have, on the whole, been favorable, and the outlook is consequently bright.

Abundant rains in the West have nearly doubled the estimates of yield. Authorities agree that the prospect is good for an earlier harvest than was thought likely a few weeks ago, and perhaps a little earlier than usual. A yield of 250,000,000 bushels is talked of by authorities as the probability in the West.

A disturbing factor for the Western farmers is the shortage of labor. Reports from all over the West show that more men are needed than are in sight. Estimates place the need at between sixty and seventy thousand men.

Reasons for Optimism

The business situation continues to give reason for great optimism concerning the probabilities of the year's results. The year opened in the West with two especially dull features. There was almost unparalleled freight congestion, and owing to the late, unfavorable harvest of 1911 much grain was still in the

fields at the going of the snow. It was feared that much harm and loss would be the consequence. Fortunately as spring opened it was found that the situation was not as serious as had been feared. The exposed grain was not damaged to nearly as great an extent as was expected. To-day the situation is such that the troubles of the past year will soon be forgotten, especially if the approaching harvest measures up to present expectations.

There will no doubt be difficulties for the transportation companies to overcome in moving the immense impending crop. It will keep them working overtime for some years to catch up and keep up with settlement. But there is every reason to believe that the railways are straining all efforts to cope with the situation this fall. The outlook is viewed with confidence.

Industrially the year has been a success from the start, although, as the *Financial Post* points out, "no doubt the fear that the unsatisfactory conditions in the West would have a more lasting effect upon the purchasing power of that market had more or less effect upon the sentiment of Canadian manufacturers." Things worked out well, however, and the year has been a prosperous one for Canadian industries.

"One factor which has tended to improve conditions here is the general improvement in business in the United States," says the *Post*. "Despite

the political uncertainty, the general trade conditions across the border have continued to become more and more satisfactory, until now there is a widespread feeling of confidence in the future. The effect of this upon Canada is not to be overlooked. We do a large volume of trade with the United States and are not only one of that country's best customers but the most easily reached as well. Just what this may mean to Canadian industries is illustrated by the almost ruinous competition during 1911 offered by the steel manufacturers of the United States. To keep their plants working they dumped much of their product in this country at prices which made profits for our own companies for the year much smaller than they would otherwise have been."

Failure Record Favorable

The failure record for the first half of 1912 is favorable to Canada. As compared with the previous year the number falls from 703 to 630, and the liabilities from \$7,014,933 to \$4,748,663. The United States figures show an increase in the number of failures, but a decrease of five per cent. in the liabilities.

With all sails set, Western Canada is apparently well started on the most progressive season in its history. This is the unanimous opinion of the men in charge of the financial institutions of Winnipeg, those in touch with all phases of the situation, and who are continually feeling the pulse of every section of the West. Managers of banks and loan companies all agree that this should be Western Canada's banner year. As far as they can see, only one dark cloud looms on the horizon, and that is the sometimes reckless promotion of subdivisions, which in some sections has been overdone.

Speaking of the position of the loan companies, Mr. C. W. Rowley, manager of the Bank of Commerce at Winnipeg, is very optimistic of the future. "The development in the past ten years," he

says, "is nothing compared with what will take place in the next ten. Why, there are 40,000 homesteaders in the country to-day who have been on their homesteads long enough to borrow money, and if they only take \$500 each that will mean loans of twenty millions to people right in the country, who last year had nothing to borrow money on. Everything points to the coming year as being the best we have ever had."

Construction Conditions

Bridge builders and structural iron plants find that the past year was the very best in their history. Canadian houses have the reputation of being the promptest and sharpest of buyers of the raw material, and no doubt the purchases of steel shapes and sizes in the early part of last year had a good deal to do with this favorable showing. Prices are up now and it is not certain what this year's business will show. But all the big plants are crowded with orders, and in consequence labor prices are now better here than across the boundary line. The almost universal ordering of bridge and other material by Canadian municipalities, gives evidence of a feeling of confidence which reaches even to those who are generally the last to move—the authorities controlling local taxes.

The building trade throughout the country is in a healthy condition. Attention was called in these columns last month to the scarcity of bids in the West in certain lines of work. Several Winnipeg architects have stated that a number of jobs ranging in cost from \$6,000 to \$20,000 have been allowed to wait without a single bid having been made. These jobs might be described as those of medium size and do not seem to be in demand by contractors, although there is little difficulty in getting bids on jobs costing either less or more than the figures named.

Reports received by the *Financial Post* from 25 representative industrial

companies for 1911, when compared with 1910, show an aggregate increase in earnings of over 13 per cent. This comparison did not include all the large industrials in Canada, in fact none but companies whose securities were listed were included. The result shows, however, that trade in Canada is fast expanding. The *Financial Post* thinks it is quite probable that the returns for

the present year will show an even larger gain over 1911 than last year did over 1910.

Customs revenue collected throughout the Dominion in the two months, April and May, for 1912, were \$17,561,074, as compared with \$12,462,297 for the same months last year. This in itself is ample evidence that Canada's trade is fast expanding.



BANKING WITHOUT RED TAPE

Ulster banks, the best in the British Isles, make depositors and borrowers equally welcome as customers. Loans granted freely and promptly without red tape, and the last form of security is a "cash credit," signed by one or more solvent people. A system that pays the banks up to 20 per cent. in dividends.



THE remarkable prosperity which has for over seventy years characterized the three banks in Ulster, Ireland, has entitled them to be ranked among the best managed banks in the British Isles, and to be worthy of the high business reputation of Ulster men all over the world, writes a correspondent of *Moody's Magazine*.

"These banks, with their head offices in the city of Belfast, have numerous branches not only in Ulster, but also throughout the three other provinces. The principle upon which they are run is mainly borrowed from the Scotch banks, which, on the whole, are among the best managed in the world.

Loans Granted Freely

"In the northern banks every man, no matter whether a depositor or a borrower, if only his character be good, is always thoroughly welcome as a customer. Loans are granted freely and promptly without any red tape procedure and without making a merit of it on title deeds of lands, houses, custom

house warehouse warrants, bills of lading, stock exchange securities, etc., and also letters of guarantees.

"This last form of security is a Scotch idea and is called a "cash credit," which is freely used in Scotland. It is a simple document signed by one or more solvent people, guaranteeing repayment of an advance given to a customer for some temporary purpose. The customer can check on his account to any amount up to the sum mentioned in the letter of guarantee, but he only pays interest on the sum drawn from day to day, and it may happen that he may only utilize a portion of his credit during the currency of the guarantee.

"A very special study of these banks is to find out all they possibly can about the character, means and standing of every one who is a customer or who is likely to become one, or, indeed, every person in the town and district in which the bank is situated. Bankers are always ready and willing to exchange in strict confidence what they know about people in their district, and this informa-

tion is always noted in the private "character book" in the manager's room.

"In Ulster there is a very large discount business done in the banks, chiefly in the linen business. This is considered good paper, as representing *bona fide* commercial transactions between good linen houses in Belfast, London, New York, Hamburg, etc., and can be readily sold in London should occasion require.

"There is also a large amount of farmers' bills discounted not only in Ulster, but throughout Ireland, at a higher rate than in the case of commercial bills. These bills are usually for small amounts varying from £10 to £200 or so, and they are usually promptly met at maturity.

Mutual Confidence that Pays

"A feature in Ulster banking is the mutual confidence existing between the banks and their customers. As an evidence of the prosperity growing out of these happy relations, two of the Ulster banks pay 20 per cent. per annum dividend to their original shareholders, and another pays 15 per cent. per annum.

"All three banks in Ulster are banks of issue, each having its limit fixed by the Government. Any notes that may be issued over and above the authorized figure must be represented by gold coin or bullion for equal amount in the coffers of the bank. The banks are obliged frequently to issue notes in excess of their limit because of the fact that notes are much more popular than gold for ordinary use. These notes are issued in values of £1, £5, £10, £20, £50 and £100, and are payable to bearer on demand all through Ireland.

"One of the great secrets of the success of the Ulster banks is that the board of directors consists of four trained bankers, who in nearly every case are men who rose in the bank from the position of junior clerk by sheer

merit. These directors are highly paid; generally the salaries vary from £1,500 to £3,000 per annum each, and the other high officials, such as chief cashier, general manager, secretary, etc., receive from £800 to £1,200 per annum.



Canada's Prosperity

IN preparing its special quarterly review in July, the *Financial Post* was impressed by the many evidences of Canada's unparalleled prosperity. "From industrial concerns," says the *Post*, "come reports of greatly increased business and a consequent gain in earnings. Railroads report larger earnings and an ever-growing volume of traffic. Then, too, there is a great deal of construction work under way. The Canadian Northern is busy extending its lines, the C.P.R. is double-tracking, and eventually will spend \$70,000,000 to parallel its line through the mountains to the Pacific Coast. The Grand Trunk Pacific has also extensive construction work under way.

"The report of customs receipts for the two months of the current fiscal year now past shows an increase over the same months last year of over 40%. This in itself is a good indication of trade expansion.

"Bank clearings for the first five months of the year were nearly 25% in excess of the same period in 1911, while for the six months to the end of June the figures will show probably an even larger percentage increase.

"All these factors taken together are an unmistakable indication of general prosperity. Of course, the crops are the biggest factors in the country's prosperity, but even in this regard the prospects are good, despite a late spring. Reports from all over the Dominion tell of favorable weather for the growing crops, and although the harvest will probably be late, the production will be large. Canada is prospering."

FIVE MONTHS' BANK CLEARINGS

The advance for the half-year will be nearly 30 per cent. On the five months' record the advance is almost 25 per cent. Winnipeg shows a steady percentage increase in various months. Eastern and Western cities show considerable increase.



BANK clearings for the first five months of 1912, as shown in the following table, prepared by the *Financial Post*, have increased in volume almost 25 per cent. over those of a similar period of last year. The total amounts to \$3,476,877,000, as against \$2,787,800,000 last year—an increase of \$689,077,000.

Montreal has crossed the \$1,000,000,000 mark and shows an advance of \$145,623,000, or nearly 16 per cent. Toronto's total is \$857,445,000, and shows a slightly smaller actual increase than Montreal. The percentage increase is almost 1 per

cent. larger than that shown by Montreal.

In percentage increase Saskatoon leads, the percentage being 121 per cent. With the exception of Moose Jaw, whose clearings have been compared with a four months' period, the next largest gain is that of Edmonton, whose increase is 97 per cent.

Every city shows an increase, the smallest being 6.7 per cent. by Brantford. The cities in the East, as well as those in the West, have made good gains, some of which are: Hamilton, 33 per cent.; Ottawa, 33 per cent., and Quebec, 16 per cent.

(000's omitted.)

	5 mos. 1912	5 mos. 1911	Inc.	%
Montreal.....	\$1,063,114	\$917,491	\$145,623	15.9
Toronto.....	857,445	734,318	123,127	16.8
Winnipeg.....	574,430	397,510	176,920	44.5
Vancouver.....	251,928	207,428	44,500	21.5
Calgary.....	100,782	74,612	26,170	35.1
Ottawa.....	110,230	82,857	27,373	33.0
Victoria.....	67,257	54,815	12,442	22.7
Quebec.....	56,402	48,414	7,988	16.5
Hamilton.....	62,644	47,011	15,633	33.3
Edmonton.....	83,091	42,131	40,960	97.2
Halifax.....	39,096	33,793	5,303	15.7
St. John.....	33,991	31,421	2,570	8.2
Regina.....	41,602	24,681	16,921	68.6
London.....	33,658	29,166	4,492	15.4
Saskatoon.....	42,346	19,160	23,186	121.0
Brandon.....	11,825	10,204	1,621	15.9
Lethbridge.....	13,045	10,436	2,609	25.0
Brantford.....	12,116	11,356	760	6.7
Moose Jaw.....	21,875	*10,996	10,879	98.9
Totals	\$3,476,877	\$2,787,800	\$689,077	24.7

Fort William, \$14,575.

*Four months. No clearings previous to February, 1911.

The following table gives the percentage gains or losses made by the various cities each month. It will be seen that,

generally speaking, the fluctuations have not been very marked. Winnipeg, for instance, for the respective months,

showing increases thus: 46 per cent., 58 per cent., 40 per cent., 41 per cent. and 40 per cent. This perhaps is the only city that has kept up its rate of increase so steadily. The gain on the total has also been regular. The widest fluctuation is that shown in the March figures, when the percentage gain was 13 per cent.

This may be accounted for by the fact that it is generally understood that trade was, owing to the weather, somewhat later than last year in getting into full swing. There are only two decreases, one by St. John of less than three per cent. in March, and the other by Brantford in May of 35 per cent.

	Jan. %	Feb. %	March %	April %	May %
Montreal.....	12.9	16.9	0.5	26.3	18.2
Toronto.....	20.9	16.2	4.3	15.5	26.2
Winnipeg.....	46.0	58.4	40.4	41.0	40.6
Vancouver.....	24.2	24.2	13.1	26.6	20.3
Ottawa.....	32.0	28.9	28.6	42.5	32.6
Calgary.....	42.6	58.6	17.0	43.7	25.3
Quebec.....	17.2	13.6	16.2	27.1	17.2
Victoria.....	32.0	38.9	7.2	25.6	16.9
Hamilton.....	38.8	38.9	35.4	30.8	25.3
Halifax.....	17.6	23.5	1.4	11.0	10.2
St. John.....	7.8	21.9	*2.9	11.5	4.7
Edmonton.....	103.8	102.7	99.3	84.9	97.1
London.....	5.5	21.3	7.1	22.1	23.1
Regina.....	87.6	80.6	63.2	70.8	49.7
Brandon.....	18.3	16.3	.2	3.4	40.1
Lethbridge.....	32.4	49.4	10.8	21.7	17.8
Saskatoon.....	111.0	100.2	118.1	149.6	123.3
Brantford.....	45.1	12.6	.4	*15.2	*35.7
Moose Jaw.....	....	120.5	46.0	61.9	47.6
	27.2	28.0	13.2	28.5	26.5

*Decrease.

In the following table are given the totals for the first six months of this year. The clearings for the month of June are not yet available, but by taking the total of the weekly clearings and making an approximation for the days that are not included in these, an estimate for June has been made. Based on this estimation the clearings for the six

months' period aggregate \$4,272,905,000, as against \$3,393,505,000, making a gain of \$879,400,000, or almost 30 per cent. A fact which will, perhaps, emphasize the increase that Canada is making in the volume of banking business being done is that the total for the first five months of 1911 is \$80,000,000 greater than that of the first six months of 1912.

(000's omitted.)

	1912.	1911.	Inc.	%
January.....	\$678,550	\$533,259	\$145,290	27.2
February.....	612,735	478,412	134,323	28.0
March.....	653,328	577,152	76,175	13.2
April.....	714,072	555,878	158,194	28.5
May.....	814,220	643,886	170,333	26.5
June.....	800,000	604,918	195,082	32.2
(Approximately.)				
	\$4,272,905	\$3,393,505	\$879,400	25.9

THE DEMAND FOR MONEY

The experience of Montreal in failing to sell its debentures is regarded as a warning to other municipalities that London financiers are going to demand a higher rate of interest for their money.



IN its July issue BUSY MAN'S CANADA printed an interview with Mr. R. B. Bennett, M.P. for Calgary, in which he pointed out that a more conservative policy must be followed by Canadian municipalities in order to keep good their welcome on the London money market. It is Mr. Bennett's opinion that Old Country financiers have concluded that Western Canada is obtaining money too cheaply, and think they should share in the increased profits being realized from the use to which their money is put.

Montreal's Warning Experience

Montreal has just had the experience which comes to many municipalities. It has failed to sell its debentures, or rather it has refused to sell, through its council, the securities which bear only four per cent. interest at a serious discount.

Some months ago these securities were placed in the market and the highest offer made for them was ninety-seven. It is assumed by certain financiers that if the sale took place to-day, with the money market in its present condition, the price would not be more than ninety-five, and the loss incurred by the deferring of the sale would be \$140,000.

The Kingston *Whig* points out that "various conditions are confronting the municipalities and it must be very apparent to them that the day of low interest for corporation loans is about over."

"Time was," says the *Whig*, "when all the money a city wanted could be procured in England for two per cent. Canada made many loans at two and

one-half per cent. Millions of dollars were raised for great enterprises at three per cent., and it is surprising how many financiers made London their Mecca and deposited there the bond on which they realized so readily.

London's Attitude Significant

"It was foreseen that the time would come when money would be scarce, or when it could not be got so readily, at a low rate of interest, and that time seems to have arrived. The London market has been deluged with Canadian securities. The buyers fight shy of them. That is the later report, and it is significant.

"Montreal has to go to the Legislature and seek an amendment to its charter, which now prevents it from paying more than four per cent. interest upon its borrowed money. Its aldermen cannot fool the people any more with the idea that the credit of the municipality is a matter of manipulation. The members of the council are realizing, as the members of council elsewhere have done, that money is worth much more to-day than it was some years ago, and that the tendency of the market is still upward.

"Many bonds, of smaller places it is true, were for sale at five and five and one-half per cent., and these are to be preferred to the bonds of Montreal at four per cent. Of course, the larger the city the better the security. But when Montreal wants a loan of at least \$13,000,000, the average financier sees the necessity of raising the rate."

LARGE INCREASE IN CUSTOMS REVENUE

An increase of forty per cent. for two months of the present fiscal year, which is five million dollars more than the same time last year. Out of forty ports only three show decreases. The increases have been general in all the provinces.



CUSTOMS revenue collected throughout the Dominion in April and May, the first two months of the present fiscal year, amounted to \$17,561,074, as compared with \$12,462,298 for the same period last year, which is an increase of \$5,098,776, or 40.9%.

The figures for forty of the most important entry ports, which account for all but \$1,300,000 of the total collections, with figures for comparisons, are shown in the table on next page which is taken from the *Financial Post*.

Increase is Higher

It will be seen that the increase shown by these forty ports is slightly higher than shown on the total amount collected, the increase of the ports listed above being 42%.

Montreal has a total of \$3,926,487, which is the largest. Toronto's total collections rank second, and are but \$739,000 less than those of Montreal. Toronto, however, is making a more rapid percentage advance, the increases being 33.9% and 28.8% by Toronto and Montreal respectively. Winnipeg and Vancouver are the only other cities with customs collections over one million dollars, the former city reaching almost two million, and the latter above one and one-half million dollars.

Gains Both East and West

Montreal, Toronto and Winnipeg rank in order with respect to actual increase, with respective gains of \$878,460, \$807,440, and \$730,746. Vancouver and Windsor also are leaders in actual

increase, their gains being \$431,287 and \$336,513 respectively.

A feature of the tabulation is that there are only three decreases. Two of them are small, and the three total only \$28,600. Charlottetown and Three Rivers, in the East, are two of the retrogressive ports, and the decline, considering its smallness, as the *Financial Post* points out, is not significant.

The largest percentage gain is made by an Ontario city, Windsor, the increase being 260%. This large gain would indicate increased United States trade. Other ports in Ontario having large increases are: Fort William, 122%; Kingston, 124%; and St. Catharines, 120%. Hull shows a 103% gain. In the West, Saskatoon has the largest advance—171%. Edmonton and New Westminster each have gains of over 150%.

Canada Progressing in Trade

Dividing the cities into province groups, the result shows a 58% increase in the Western Provinces, and one of 36% in the Eastern, Saskatchewan leading with 92%.

The analysis of this barometer of trade conditions strengthens the belief that Canada is progressing in trade as well as in other activities. By merely glancing through the percentage increases in the table, it will be seen that the expansion is not confined to some special province or even to one special division of the country, but it is evident that, while the increases in activity vary somewhat, the progress has been widespread.

CUSTOMS REVENUE—COMPARATIVE TABLE

	1912	1911	Inc.	%
Berlin Ont.	\$ 47,060	\$ 37,590	\$ 9,470	25.2
Brantford, Ont.	110,872	93,263	17,609	18.9
Chatham, Ont.	38,381	28,346	10,035	35.4
Fort William, Ont.	275,355	123,842	151,513	122.3
Galt, Ont.	38,502	24,057	14,445	60.0
Guelph, Ont.	40,188	32,991	7,197	21.8
Hamilton, Ont.	530,357	349,075	181,282	51.9
Kingston, Ont.	77,615	34,509	43,106	124.9
London, Ont.	212,941	155,536	57,405	36.9
Ottawa, Ont.	276,340	193,155	83,185	43.1
Owen Sound, Ont.	10,979	10,759	220	2.0
Peterboro, Ont.	80,666	74,604	6,062	8.1
Port Arthur, Ont.	71,878	90,613	*18,735	*20.7
St. Catharines, Ont.	93,843	42,497	51,346	120.8
St. Thomas, Ont.	40,632	27,706	12,926	46.7
Sault Ste. Marie, Ont.	271,977	114,226	103,751	90.8
Stratford, Ont.	22,560	16,927	5,633	33.3
Toronto, Ont.	3,187,487	2,380,047	807,440	33.9
Windsor, Ont.	465,799	129,286	336,513	260.3
Hull, Que.	3,914	1,924	1,990	103.4
Montreal, Que.	3,926,699	3,048,239	878,460	28.8
Quebec, Que.	300,672	235,726	64,946	27.6
Sherbrooke, Que.	59,970	45,060	14,910	33.1
Three Rivers, Que.	19,254	28,668	*9,414	*32.8
Moncton, N.B.	19,079	10,184	8,895	84.4
St. John, N.B.	251,557	224,661	26,896	12.0
Glace Bay, N.S.	12,127	9,945	2,182	21.9
Halifax, N.S.	406,746	376,121	30,625	8.1
Sydney, N.S.	51,508	31,557	19,951	63.2
Brandon, Man.	70,471	56,630	13,841	24.4
Winnipeg, Man.	1,916,191	1,185,446	730,746	61.6
New Westminster, B.C.	95,358	37,855	57,503	151.9
Vancouver, B.C.	1,523,801	1,092,514	431,287	39.5
Victoria, B.C.	431,642	290,890	140,752	48.4
Charlottetown, P.E.I.	17,213	17,720	*507	*2.9
Calgary, Alta.	423,773	284,054	139,719	49.2
Edmonton, Alta.	271,801	106,670	165,131	154.8
Moose Jaw, Sask.	80,860	47,665	33,195	69.6
Regina, Sask.	233,483	151,280	82,203	60.9
Saskatoon, Sask.	243,340	86,346	147,994	171.4
	<u>\$16,189,892</u>	<u>\$11,328,184</u>	<u>\$4,861,708</u>	<u>42.0</u>

*Decrease.

By Provinces

	1912	1911	Inc.	%
Ontario.	\$5,839,432	\$3,959,029	\$1,880,403	47.5
Quebec.	4,310,509	3,359,617	950,892	28.3
New Brunswick.	270,636	234,845	35,791	15.2
Nova Scotia.	470,381	417,623	52,758	12.6
Prince Edward Island.	17,213	17,720	*407	*2.9
Manitoba.	<u>\$1,986,663</u>	<u>\$1,242,076</u>	<u>\$744,587</u>	<u>59.9</u>
Saskatchewan.	548,683	285,291	263,392	92.3
Alberta.	695,574	390,724	304,850	78.0
British Columbia.	2,050,801	1,421,259	629,542	44.3
Eastern Provinces.	<u>\$10,908,171</u>	<u>\$7,988,834</u>	<u>\$2,919,337</u>	<u>36.5</u>
Western Provinces.	<u>5,281,721</u>	<u>3,339,350</u>	<u>1,942,371</u>	<u>58.2</u>
Total.	<u>\$16,189,892</u>	<u>\$11,328,184</u>	<u>\$4,861,708</u>	<u>42.0</u>

*Decrease.

GUARD AGAINST MERGERS AND TRUSTS

Prominent broker says Canadians are alive to their menace, of which business men disapprove.

NEVER before in Imperial history has there been so great an interest taken in the oversea dominions as is now exhibited by the people of the Motherland.

Canada in particular has received particular attention, and Canadians recognized as authorities in any branch of national activity are constantly called on to express themselves regarding the Dominion's position and public sentiment. Among recent interviews is one extending to a column of the London *Financial News*, with Mr. F. B. Robins, of Robins, Limited, Toronto, who are large real estate brokers.

Mr. Robins' opinion was invited on the financial situation, and in the course of the interview he was quoted as saying that Canada had to guard against the rise of trusts such as are seen in the United States.

The Canadian public, he said, are already alive to the menace of the mer-

ger. He thought that while the Canadian banking system has long been the admiration of the world, business men generally do not approve of the amalgamations that have been and are taking place. This largely because local banks are more likely to use their funds for local development than are banks whose headquarters are miles away, and always with temptations to divert local funds into other channels.

Mr. Robins was struck by the difference between life in the Dominion and life in the United Kingdom. Being without international complications, the Canadian atmosphere is clearer and industrial activities are pursued with greater freedom. But although Canada is not disturbed by the appeal for greater armaments, Canadians, he said, are realizing their responsibilities towards the Empire, particularly in regard to the maintenance of naval supremacy, and looked for good results from the visit of Mr. Borden and his colleagues to London. Mr. Robins found unrest in Britain, but plenty of vitality and ample capital available for good enterprises.



GRAIN INSPECTIONS AND SHIPMENTS

Exports are declining greatly. Sixty-one per cent. of wheat shipments by lake went to Canadian ports.

THE latest report from the Department of Trade and Commerce gives grain statistics for the last crop season. It shows that a total of 86,967,725 bushels of wheat were inspected in the Manitoba and Eastern inspection divisions, as against 85,388,862 for the preceding season.

The total grain inspected for 1911 was

125,461,357 bushels, as against 125,598,861 bushels for 1910.

The capacity of the grain elevators in operation in the Western inspection division for 1911-12 is 89,514,900, which is an increase of about five millions over the preceding year.

Capacity of Stations

In Manitoba there are 329 stations, 707 elevators, and 12 warehouses, the capacity being 21,813,800 bushels. In Saskatchewan there are 374 stations, 904 elevators and 5 warehouses, the

capacity being 26,465,000 bushels. In Alberta there are 130 stations, 249 elevators and 13 warehouses, the total capacity being 8,764,500 bushels. Ontario milling elevators have a capacity of 1,740,000 bushels. Ontario terminals a capacity of 25,700,400 bushels, while the Eastern transfer elevators have a capacity of 20,535,000. The grand total shows 863 stations, with a total capacity of 105,466,700 bushels.

There were 50 loading platforms built in the three Prairie Provinces in 1910-11, as compared with 48 in the previous year, and 34 were extended in 1910-11, as compared with 33 in the previous year.

There was a total of 131,440,850 bushels of grain marketed. Of this, 105,160,723 was shipped through elevators and 26,280,127 over loading platforms. The total wheat marketed was 87,818,950 bushels, of which 70,913,452 went through elevators and 16,905,498 over the loading platforms.

Shipments Increasing

The percentage of shipments from Fort William and Port Arthur terminals to American ports has been steadily in-

creasing during the last four or five years.

It is considered that the milling-in-bond transit privilege given by the States will account to a considerable extent for the increase during the past two years, also the lower freight rates via American ports to the American seaboard, which prevailed on occasions during the year.

Of wheat, 38.5 per cent. of lake shipments went to United States ports and 61.5 per cent. to Canadian. Of oats, 5.7 per cent. went to American ports and 94.3 to Canadian; of barley, 43 per cent. to American ports and 57 to Canadian; of flax, 80.9 per cent. to American ports and 19.1 to Canadian.

Exports Declining

Of wheat exported from Canada for the crop year 1911, Britain took 43,637,625 bushels, as against 46,589,228 for 1910; and foreign countries took 2,110,749 bushels, as against 3,046,616 for 1910. Of this latter, Belgium was the largest importer, with 823,874 bushels, Mexico coming next with 585,854, while the United States took 242,660 bushels, as against 1,856,181 for the previous year.



Canada's Surplus \$38,000,000

FINAL figures of the revenue and expenditure of the Dominion for the last fiscal year, issued by the Finance Department to-day, show a surplus of \$37,934,548, or nearly \$38,000,000 in total revenue over all expenditure on consolidated fund accounts.

The surplus comes within \$1,000,000 of paying every item of expenditure on capital account, including nearly \$25,000,000 spent during the year on the construction of the National Transcontinental Railway.

The balance sheet of assets and liabilities shows an actual decrease of \$159,255 in the net debt of the Dominion, as

compared with the close of the preceding fiscal year.

The whole showing is the most satisfactory annual statement of financial administration in the history of Canada and is a fitting epilogue to the long record of surpluses for which the late Minister of Finance, Hon. W. S. Fielding, was primarily responsible.

The total revenue for the year was \$136,130,857, an increase of over \$18,500,000 as compared with the preceding twelve months.

The total expenditure on consolidated fund account was \$98,196,309, and on capital account \$38,931,748.

The principal items of revenue were: Customs, \$86,586,142, and excise, \$19,261,661.

The surplus is nearly \$2,000,000 more than the Finance Minister, Hon. W. T. White, estimated in his budget statement of last February.

The total net debt of the Dominion on March 31 last was \$339,882,796. Liabilities of the Dominion payable in England total \$282,024,279.

Returns of revenue for the first two months of the current fiscal year show an increase of a little over \$5,000,000, as compared with April and May of last year. The revenue for the two months was \$24,656,163.

With customs and excise again contributing the most of the total increase, a nominal decrease of \$17,810,028 in the public debt since March 31 is shown, but many large items of expenditure are not included in the returns furnished to the Finance Department up to May 31.



Progress of the G.T.P.

MR. E. J. Chamberlin, president of the Grand Trunk Railway System, while in Edmonton recently, stated that, unless unforeseen labor troubles arise, the main line of the Grand Trunk Pacific

road will be completed between Fort William, Ont., and Prince Rupert, B.C., before the close of 1913. The main portion of the iron structure of the bridge over the Skeena at Mile 163 is laid across, and rails will shortly be over the bridge.



Dominion Finance

THE financial statement for three months of the fiscal year, closing June 30, shows total receipts of \$37,838,110, as compared with \$29,939,646 for the same period last year. For the month of June alone the receipts were \$13,181,179, as compared with \$10,666,205 in June, 1911.

The big increase is practically all due to increased customs collections. The total expenditure for the three months so far as accounted for at the end of June was \$12,481,931, as compared with \$8,935,732 for the like period last year. In addition, there have been expenditures chargeable to capital account amounting to \$1,533,420, as against \$2,303,740 for the first three months of 1911.

During the first quarter of the fiscal year the debt has been decreased by \$6,021,138, as compared with \$3,739,960 for the same period last year.



New Zealand After Canadian Trade

WRITING from Auckland, N.Z., Mr. W. A. Beddoe, Dominion Trade Commissioner, shows how New Zealand is reaching out for Canadian trade. He says:

"Some few weeks ago the Waitamata Fruit Growers' Association sent to Vancouver a sample consignment of apples. The intention is—if the shipment is a success—to follow it up with a carload lot. The head of this institution informed me that last season fruit was shipped by a British Columbian firm to

them on consignment with very satisfactory results. The New Zealand firm is now prepared to reciprocate and send a carload on consignment.

"The *Zealandia* on this sailing also takes six cases of apples to Vancouver as a sample shipment. These apples come from Christchurch by boat and will be transferred at Auckland to the *Zealandia*.

"Some months ago trial shipments of frozen mutton were sent from Auckland to Vancouver. On this sailing of the

Zealandia there are 750 carcasses of frozen mutton, the largest shipment ever sent from New Zealand to Western Canada. It is confidently expected—judging from the expressions of opinion as to the quality of the samples which preceded this shipment—that Western Canada will be an expanding market from New Zealand's frozen meat. This meat will enjoy the preferential tariff.

"On the same vessel, sailing Friday, June 7, space has been taken for 80 boxes of butter. It was not expected at this end that there would be any demand for butter after the May shipment, but, from inquiries your Commissioner has made, it is quite likely that butter shipments will be made every month of the year, larger of course during New Zealand's summer months and Canada's winter months."



Clearing House Returns

The following are the figures for the Canadian Clearing Houses for the weeks of July 27th, 1911; July 18th and July 25th, 1912, with percentage change:

	July 27, '11.	July 18, '12.	July 25, '12.	Ch's %
Montreal.....	\$45,382,638	\$59,957,489	\$57,492,938	+ 26.2
Toronto.....	36,773,410	49,330,263	44,509,438	+ 21.0
Winnipeg.....	20,348,201	26,256,059	25,880,407	+ 27.1
Vancouver.....	9,774,319	11,301,549	11,925,185	+ 21.9
Ottawa.....	4,164,694	5,772,348	5,457,291	+ 31.0
Calgary.....	7,810,186	5,155,547	5,189,097	— 33.5
Quebec.....	2,867,659	3,132,723	3,629,582	+ 26.5
Victoria.....	2,519,478	4,161,757	3,818,651	+ 51.5
Hamilton.....	2,572,399	3,249,596	3,758,848	+ 46.1
Halifax.....	1,762,811	1,858,239	1,883,647	+ 6.8
St. John.....	1,487,619	1,672,875	1,816,388	+ 22.0
Edmonton.....	1,960,295	4,585,758	3,532,588	+ 83.2
London.....	1,196,299	1,520,499	1,457,263	+ 21.7
Regina.....	1,135,355	1,951,194	1,866,088	+ 64.3
Brandon.....	482,489	514,368	528,550	+ 9.5
Lethbridge.....	518,147	646,699	702,895	+ 35.5
Saskatoon.....	1,162,388	2,103,536	1,963,009	+ 68.8
Brantford.....	435,312	588,320	541,470	+ 24.1
Moose Jaw.....	741,841	1,158,505	1,615,038	+ 117.8
Total.....	\$143,041,540	\$184,845,324	\$177,568,473	+ 24.1
Fort William.....		721,002	.....



The man whose parts are of the most commonplace order can still be a complete man if he keeps within the limits of his natural strength and skill. But even the best faculties become dulled and ruined when their possessor forsakes his proper sphere of action.—Goethe.

Riches are so great a temptation to ease and self-indulgence, to which men are by nature prone, that the glory is all the greater of those who, born to ample fortunes, nevertheless take an active part in the work of their generation—who "scorn delights and live laborious days."—Samuel Smiles.

Pulse of the Press

OPPORTUNITY—AND OURSELVES

Opportunity has two halves—and one is in the man. There is not, and never was, a conspiracy to keep a good thing down, because it is impossible. Men who sour, blind themselves so that they cannot see Opportunity when it arrives.



IT is charged against the young man that he does not read the editorial expression of the daily newspapers. That is probably so.

Here is an article from one of the leading dailies of the country that every young man should read: "There are two sets of talkers to whom the young person ought resolutely to turn his deaf ear. One is the man who loudly insists that this is the day of opportunity and never grasps one for himself; and the other is the cynic who, though enjoying an opportunity up to his capacity to handle, points to one or two millionaires and sourly insists that they have gobbled up all the chances.

"These two classes have always existed. We find them even in the days when a million dollars was inconceivable outside the government finances. They have neither of them done anything to increase or diminish Opportunity, which is as ample and various to-day as ever it was—and more so. Their principal service in life is to discourage the young person who is looking at life with new and inquiring eyes, and who naturally takes any such expression as that of experience and therefore approximating the truth.

"Opportunity exists amply everywhere. Not opportunity to become a premier or the head of some great concern, but opportunity equal to the seeker's capacity.

"There is in the world an opportunity

for each man and woman who observes the laws of right to come to the height of his service and growth. The most of us being common men, our opportunities are at our level, but they are as elastic as our growth demands.

"The world is a great machine in which no human working part is cast away, except wilfully, and such self-incapacitation in no way affects the easy running of the machine. This is only saying, in another way, that it is 'up to' the person concerned.

"Opportunities are everywhere—which one are you competent to swing?

"Nor are the higher opportunities lacking. Almost every day word comes of a person making a lucky strike, as the man in the street would say, but which is really finding in himself unsuspected powers which are called forth by a fortunate conjunction of circumstances.

"Look at George Tyler, who is a working journalist in London. A few weeks ago he took a play he had written at odd moments—a play called 'The New Sin'—to a manager to read. He had a half-penny in his pocket, which represented all his worldly wealth. To-day he has contracts for the next four plays he may write, and his production is coming to this country with an all-London company.

"Luck? No! good stuff, and a willingness to try it out. That is happening in all lines continually in this country. There is not and never was a conspiracy

to keep a good thing down, because it is impossible. Men who try for the prize and do not succeed are not justified in turning back to say that there never was any prize anyway.

"Men who sour are thereby blinding themselves so that they cannot see Opportunity when it arrives. And men who are normal and alert and alive

know that any moment may bring the favored conjunction and are ready for it. For Opportunity has two halves—and one is in the man. If the half in him be dead, the other goes wandering without its mate. And one of the most fatal draughts you can give Opportunity is the silly, cynical and untrue thought that it no longer exists."



The Future of Imperial Trade

THE Borden trade agreement with some of the West Indies is good, so far as it goes, thinks the *Toronto Star*. But, it adds, "it does not go very far. The promise is made that it will be followed by agreements with other West Indian Islands, with Australia and New Zealand, and possibly with the United Kingdom.

"Everything which enlarges trade, which breaks down trade restrictions, is good, not only because trade is good, but because liberty is good," says the *Star*. "Everybody feels in his heart that there is something at once petty and barbarous in the spectacle of a Customs officer poking into a traveller's baggage or into a consignment of merchandise. When the world becomes civilized this inquisition will be abolished.

"In the meantime something can be done to advance civilization and extend trade within the bounds of the British Empire, which are fairly extensive, covering eleven million square miles and four hundred million people. We should feel more hopeful were it not that Mr. Foster and his Conservative friends have made a sort of heathen idol out of tariff restrictions. At the meeting of the Chambers of Commerce in London, Mr. Royce, the Mayor of Manchester, advocated free trade within the Empire, but he seemed to be regarded with some suspicion by the preferential traders. Sir Albert Spicer said:

"I am willing to favor free trade within the Empire. Would my Canadian friends be willing to assent to such a scheme, which, of course, would open up Canada to unrestricted competition of British manufacturers?"

"The *Canadian Gazette*, in reporting the speech, said: 'His Canadian friends would not, judging from the emphatic No! emanating from the Canadian benches.'

"Yet," says the *Toronto Star*, "the vote of the Chambers of Commerce was heralded as a tremendous victory for preferential trade. Apparently all that it meant was that the colonial representatives were willing that Great Britain should go back to protection, and extend some favor to the colonies.

"What are the colonies to do? To what extent are they willing to reduce their tariffs so as to admit more British goods? Upon the answer to this question depends the future of Imperial trade."



Woman's Prestige Suffers

WOMAN'S prestige has suffered both from the campaign of the militant "Suffragettes" and the fashion of the scant skirt, and it is a debatable question which of the two has done the more to hasten the falling of the curtain on the age of chivalry.—*Toronto Mail and Empire*.

A HOPEFUL OUTLOOK FOR PEACE

No reason for despondency over the increase of armaments, for the civilized method of settling disputes has only just begun. The writer shows how, since the first Hague conference, arbitration has become a recognized feature of international life.



A CHURCH leader speaks rather anxiously and sadly of the prospects of peace in the world. He says it is a strange irony that immediately after the first Hague conference, in 1899, there should begin an increase of armaments by land and sea, steadily augmenting until the present time.

In commenting upon this attitude, the *Toronto Star* says: "There is, we think, reason for great encouragement rather than for despondency. It must be remembered that the barbarous way of settling disputes is thousands of years old, while the civilized method has only begun.

"In 1794 nations began to arbitrate disputes occasionally. A century later arbitrations were more frequent, but the methods of arbitration had improved very little.

"Since the first Hague conference arbitration has become a recognized feature of international life. War between Great Britain and Russia was averted by a commission of inquiry, which owed its organization to the first Hague conference. The Atlantic fisheries question, which had been a source of trouble to Canada and the United States for more than a century, was settled by The Hague Tribunal.

"It is only in very recent years that the movement for peace has been regularly organized. To-day it is organized upon those methods which are used to build up great industrial and commercial enterprises, and with provision for scientific research. The greatest minds of Europe and of the United States are working on the question. Neither the

scientific mind nor the business mind will tolerate the continuance of anarchy; and war is simply anarchy.

"While the movement has its business and scientific side, it has also its moral and humane side, for which the churches could do more than they realize. They need not be mere spectators of the movement. Nor need they discuss it as visionaries, wishing for a better order of things. All that is necessary is to hammer in, week after week, the truth that there is a bond of unity between all the members of the human race, stronger than any division between nation and nation. The constant teaching of the truth that the citizens of one country owe to the citizens of another not only justice, but courtesy and friendship, would have a tremendous effect in improving international relations. Assailed at once by the business men, the political scientists, and the churches, barbarism and anarchy would have a short life.



The U.S. and Treaties

THE diplomatic controversy over the Panama Canal is quite simple. The only question to be settled is whether the United States will keep an international contract or break it. If Congress decides that the treaty may be violated there is no method of redress provided by the treaty itself. Mr. Pauncefoot probably thought that a solemn treaty signed by a United States minister and duly ratified did not require a penalty clause.—*Vancouver News-Advertiser*.

People and Homes Versus Dreadnoughts

THE *Toronto Mail and Empire* (Con.) regrets that the splendid talents and courageous spirit of Winston Churchill, along with his colleague, Lloyd-George, should have been engrossed for several years with social and economic problems, instead of with what it deems to be the loftier duty of maintaining Britain's supremacy on the sea.

Criticizing the *Mail and Empire's* attitude, the *Toronto World* (Con.) says: "The defence of his country from foreign invasion may be at times the most urgent duty of a statesman, but, by and large, the great task of his life should be to improve the social and economic condition of the people.

"Many public men at all times and in all countries," says the World, "can be found ready to direct the military and naval policies essential to national safety with considerable ability, but the statesmen are few and far between who grapple with vested wrongs and economic injustice.

"Parliament and the people know that the present First Lord of the Admiralty asks for large appropriations only because they are needed and that he would personally prefer an expenditure more intimately connected with the daily lives and the daily welfare of the people.

"His service in other fields was service of high value to the state, which will increase his usefulness and influence in his present position.

"Healthy people and happy homes are no less important to king and country than Dreadnoughts and battalions."

"In helping on the splendid movement of conserving the natural resources of Canada, which to-day is progressing with such good promise, one must not forget that while forest and field and mine are all very important, the conservation most vital is that of the human resources of the country," says an Exchange. "The conserving and development of

the inherent forces of a single individual may be accepted as more important than the development of all of a nation's other wealth.

"When Dr. James W. Robertson declared at the Librarians' Convention that "we do not want to have things as our end in life," he expressed a great truth, with his usual fine perception and strong force. Things must be subordinated to men. Wealth has no wise use save as it serves the human welfare. Wisdom comes in the recognition of the vital significance of Emerson's injunction: 'Let every man know his worth and keep things under his feet.'

"It is the development of this worth with which the highest art of conservation deals. To so safeguard the democratic rights and the inherent forces of every individual that every Canadian child is an undeveloped country, with wealth inherent beyond the range of all computation. To waste its purity by evil environment, to waste its power by unhealthy surroundings, to waste the priceless value of its noblest ideal by dust and friction of commonplace conflict, is simply fatal.

"Let every effort be put forth to save Canada's forests from the devastations of thoughtless cupidity; let every attempt be made to utilize to the utmost the reserve resources of grain fields and ore districts; but first and foremost the inherent powers of the individual citizen must be considered and conserved."



Discussing the Navy

THE *Ottawa Journal* speaks of the *Montreal Star's* naval policy—that of borrowing British money to present Dreadnoughts to Britain—as folly. Both papers are strongly for Borden's naval policy, however, and will be so long as they do not know what it is.—*Toronto Globe.*

An "Ode to Canada" Criticized

RUDYARD Kipling's "My Lady of the Snows," now faded into the memory of the past, has recently been followed by a similar unconsciously uncomplimentary poem, a three-stanza "Ode to Canada." Mr. John F. Waddington is the author. The final stanza of the Ode runs:

Youth holds thy destiny, O Canada!
 Crude shape, not shamed
 By cites nor by shambles. From afar
 Thy conquerors come, all eager and untamed.
 Wild pasture! Not yet brought beneath the ban
 Of meddling man.
 The burrower and the borer and the bold,
 Strong husbandmen, thy children sons of toil
 Who live by delving deep thy virgin soil;
 Uncouth, yet born to brave thy biting cold,
 These are thy sons, O Canada,
 More dear to them the yellow wheat than gold.

"If Mr. Waddington came to Canada," the London *Advertiser* suggests, "he would be in knee-breeches and ear-laps. On Montreal wharf, gun in hand, he would look about for an Indian guide and strike an attitude for stalking game. He read about Canada when he was a boy, in the old buffalo stories.

"Canadians will feel a start of surprise at being told that there are no cities here. They may not all enjoy being styled 'uncouth,' and perhaps it will be hard to keep back a blush at the compliment in the last line apparently given to wash that bitter epithet down. Is nobody after gold in this fair land?"

"Mr. Waddington hasn't caught the local color, but how can even a poet expect to catch it by looking at Canada through a monocle from the other side of the Atlantic?"



Single Tax Not Anti-Religious

"It is not unlikely," says the *Goderich Signal*, in commenting on the controversy which occurred at the Single Tax dinner in Toronto recently, "the incident will lead to the charge that Single Tax teachings are anti-religious and that Single Taxers are irreligious. Such a charge would be, of course, grossly wrong.

"Single Taxers are often impatient with those people who cling blindly to the faith that everything will work out all right in the end without their bothering their heads very much to get the machinery of the world running smoothly.

"Single Taxers see that the present social system is not right, and they want to put it right, and some of them who have none of the quality of easy-going toleration of things as they are would almost like to see everything else stopped until the necessary adjustments are made.

"The followers of Henry George are

nothing if not logical, and they fail to see the sense of spending so much time and energy in patchwork schemes of social amelioration and neglecting to look for the root trouble which causes a great proportion of the misery in the world. Quit fooling and get down to first principles, they say. And in their impatience with the futile patching and tinkering of many well-intentioned people they make unwise speeches sometimes like that of the Toronto man.

"Single Tax is not a religion. It is an economic proposition which, if adopted, would give religion a freer hand in the world of men, clearing away many of the doubts and difficulties which beset men in their struggle for existence.

"Taxation has a moral aspect, and true religion cannot get away from economic problems. One of the great principles of Christianity is the foundation of the

Single Tax doctrine: 'Do justly.' And when some day when their principles are fully recognized and put into effect Single Taxers may find much work still to be done as preachers of the Gospel of Christ—and some of them would make fine preachers, too."



Arbitration vs. Armament

THIS editorial note from the Ottawa *Citizen*, which is edited by a military man, Col. E. W. B. Morrison, is significant of the growing trend of intelligent public opinion regarding the relative merits of arbitration and armament—or what we call the Peace Movement:

"The Montreal *Star* rightly urges the continuance of the alliance of Britain with France and Russia, for purposes of war strength and safety, and advises against the 'splendid isolation' which some advocate as the ideal of British power. Why not also urge a broadening alliance with all nations in the interests of peace? The best protection against the hazards of war is never to begin it. The key-note of modern power must be arbitration, and not armament."

The Montreal *Star* thinks that the promotion of Col. Seely to be Minister of War, in the place of Mr. Haldane, probably means a sharp advance in the military preparations of the Mother Country. "Col. Seely," says the *Star*, "is much the same sort of innovator as Winston Churchill; and we may look for things to happen in the War Office. There is no doubt that Britain's fighting force on land has not been adequate. The huge Haldane 'Territorial' scheme seems to have resulted chiefly in 'paper' efficiency. Individual Ministers have more effect upon public policy in Great Britain than they have here; and, while there is no change of Government, there will likely be a marked change in policy accompanying these changes at the War Office."

Britain's Decaying Industries

DESPITE the fact that evidence is continually forthcoming to disprove the allegation that free trade Britain is being beaten to the ropes by her protectionist rivals, the tariff reformers continue to circulate the unpatriotic libel on British industrialism.

According to a recent report of the Department of Commerce and Labor, the shoe trade—which has been so often referred to by Tory protectionists as an industry handicapped by free trade—shows an advance of ten to fifteen per cent. during the past five years. During the year 1907 the value of shoes manufactured in the United Kingdom was \$97,441,929, while the number of persons employed in the industry was 140,278. Leicester, the principal shoe manufacturing centre of Great Britain, is estimated to turn out shoes to the annual value of twenty-one million dollars. So long as British shoe manufacturers refused to move with the times the United States, with new machinery and improved lasts, threatened to sweep the British markets. But the British manufacturer saw the danger, not of free trade, but of inefficiency, adopted the new machinery and the better American lasts, and is now not only holding his own at home, but is invading the foreign markets and competing successfully with the protected shoe manufacturers abroad.—Toronto *Globe*.



Not Soulless

The so-called "big interests," at the time of Regina's disaster, have again proved that they have a heart.—*Monetary Times*.



Be Thankful

Snow and frost have damaged crops in Michigan. We should not boast, but be thankful for Canada's milder climate.—Toronto *Globe*.

THE WAR-WILL-COMERS

Nothing will induce a panic more quickly than a general fear of one, especially outspoken fear

THIS is true in business, on crowded boats, in poorly constructed theatres; in fact wherever danger lies.

Nothing will make a man sick more quickly than expecting to be sick; especially if he tells all his friends.

Nothing will do more to endanger the peace of the world than the loud-shouted predictions of the War-Will-Comers. It is the talk of war which brings war.

It is one thing to be, and to keep, prepared for war. It is another thing to shout war from the housetops and to fan flames of international hatred. There are some who do it thoughtlessly. There are other busybodies who appear to do it deliberately, posing as the saviors of their country, and heedless of the danger involved in their utterances.

We question whether the great mass of people in any civilized country—those upon whom the burden and suffering most heavily fall—are desirous of national conflict. The day is coming

when these masses, acting in concert, will achieve an international understanding that war is wasteful, unnecessary, and must forever cease. But that day is yet to dawn. In the meantime alarmists are a dangerous class.—*Toronto Star*.



Mr. Rogers and Saskatchewan

THE Minister of the Interior engaged actively in the Saskatchewan election, as previous ministers holding the same office have done. It was not only proper, but imperative that he should do so. The Saskatchewan administration has taken part in all Federal elections. In the last Federal campaign the provincial cabinet was exceedingly busy. It will be active in the next Federal contest. Mr. Rogers might have taken all these blows and still remain neutral in the Saskatchewan campaign. But if he had taken Mr. Scott's attacks lying down it would have been high time for Mr. Borden to look for another Minister of the Interior.—*Vancouver News-Advertiser*.



Bourassa on the Navy

"TO give or offer an immediate and extraordinary contribution on account of the German peril when half the British Cabinet don't believe in the danger, and the other half are preparing for an alliance with Germany, would be grotesque.

"To acknowledge the moral duty of Canada to share in the general defence of the Empire, otherwise than by organizing the defence of her own navy, as long as Great Britain refuses to Canada the right to participate effectively in the

general policy of the Empire, would be shameful."—Henri Bourassa in *Le Devoir*.



Versatility in Climate

THE versatility of the Canadian climate leaves nothing to be desired. On Dominion Day there was snow in New Brunswick, sunstrokes in Ontario, cyclone in Saskatchewan, hail in Alberta and sunshine on the coast.—*Vancouver Province*.



Points of View



What People are Saying about Matters of Interest

WHEN IS A MAN MARRIED?

"The all-important point," said Hon. Wallace Nesbitt, in arguing the Ne Temere marriage case before the Privy Council, "is that legislation touching the actual contract of marriage as such, is within the exclusive power of the Dominion Parliament. We contend that validity of the contract of marriage cannot be affected by any provincial legislation, which can only deal with solemnization. The parties make their own marriage validity. That tie is the very basis of society.



MR. Nesbitt's point was that once two persons agreed to live as man and wife there was a marriage state. Who could say that such a marriage would be recognized only if certain formalities were complied with? The formalities might vary and did vary. What they were had nothing to do with building the contract inter se of the parties in England from Saxon days onwards.

Some ceremony had always been attached to marriage. Marriage was solemnized in England although it meant nothing more than a contract between A and B to live together, of which the ceremony was only additional evidence of the parties having agreed as husband and wife and were married. They were none the less married because the State where they lived said they must go through one or half a dozen legal forms to obtain the sanction of the State.

Lord Halsbury said he thought the word marriage depended upon the context in which it was used. A and B might agree to get married and go through a form of marriage, and yet not after all be man and wife.

Mr. Nesbitt thought that what Lord Halsbury said was unquestionably true of divorce, but there was a difference between the contracting and the dis-

solution of the marriage tie. If a man was married, or was not, there was no half-way status; yet in divorce parties might merely separate and might be divorced without marrying again or might be absolutely free.

Lord Shaw did not agree that it was true a marriage could take place as in a private house, but there must be solemnization in some form.

Mr. Nesbitt submitted that the proper principle of a division between the jurisdiction of the Dominion and the province was that all questions relating to the contract of marriage itself, such as the capacity of the parties, the circumstances upon which the validity depended and so forth, were within the exclusive jurisdiction of the Dominion Parliament, while Provincial power extended only to regulation of the solemnization or religious formalities by which the contract was to be authenticated or sanctified.



Sir William

If there were a competition at the Olympic games for ocean travellers, Canada might well have entered Sir William Mackenzie with a fair expectation of winning first place.—*Mail and Empire*.

BE READY TO DEFEND CANADA

This does not mean that there should be compulsory military training, but boys and men should be trained for protection from external foes who may be tempted by the vastness and richness of the Dominion.



MR. J. A. M. AIKINS, M.P. for Brandon, says that while he is in favor of military training in Canada, he does not urge that this training be compulsory.

"Hitherto," says Mr. Aikins, "we have been depending upon England for our protection from external foes, but the time has come when we must depend upon ourselves.

"Providence has put Canadians into possession of large and rich land. By their intelligence and industry good homes are being established and property acquired, and it is as much a national duty to protect such possessions as to acquire them.

"History shows that an army of mercenaries is not desirable for a country's defence, and that the best defenders of a patriot people are the people themselves.

"To be effective defenders they must not only be physically fit, but know how to use arms and how to co-operate in the field.

"Unskilled individuals, however brave,

in unorganized masses in the face of an enemy, means their easy destruction, not the country's defence; therefore, I would like to see every boy and every young man receive physical drill and proper military instruction.

"Some people seem to have drawn conclusions that this can be done by government compulsion. I hope it will be done by inward personal conviction and the proper conception by our Canadians of their duty as citizens. The vastness and prosperity of our rich country must, and will, tempt other people. Its lack of defence will be an incentive to them to take advantage of it. History shows this, but it shows more, that war and invasion happen without long warnings or protracted meditation. If it is ever right for a people to defend themselves, their property, their rights and their honor, they should always be prepared to do so and be on the alert.

"Therefore, prepare and be ready, for the enemy may come upon us un-awares."



Shall the State Care for Inebriates?

THE Staté is making provision for the care of its tubercular patients; why should it not also make provision for its inebriates?" asked Chief of the Police G. S. Lever of Abingdon, Pa., at International Police Chiefs' Convention, in Toronto. The Chief delivered an able paper on the subject, which he said was engaging the

attention of criminologists all over the world.

Chief Lever called the attention of the convention to the fact that where tuberculosis claims its victims in hundreds, drink numbers its devotees by thousands. "Inebriety is a disease, just as is tuberculosis," he declared. "Men who drink excessively are the victims of

a drug habit, and they are entitled to be treated as invalids rather than be punished as criminals. Medical authorities all over the world are agreed on this question, and it is time that steps were taken to make possible the commitment of habitual drunkards to some State institution where they can be scientifically treated, and if possible restored to a life of sobriety and usefulness.

"Statistics show that 30 to 40 per cent. of habitual drunkards treated at private institutions are cured. There is no reason why a publicly maintained establishment could not do as well. In the cases where reformation proved impossible, provision could be made for the isolation of men so afflicted in order that they might not become a menace to society."



Predicts Long Conservative Reign

"I HAVE been out here several times, the last time being three years ago. Then I thought prices for real estate were too high, but I was mistaken. I made the same mistake in Toronto many years ago, and I never recovered my nerve for real estate transactions. Vancouver looks good to me. I think it is a flourishing and go-ahead place, and one with a great future. It was a small town when I first saw it twenty years ago," said Mr. David Henderson, M.P. for Halton, in an interview at Vancouver.

"I sat in Parliament during the former Conservative regime, and all through the Laurier period. I believe the present Government is in for a long spell. The Opposition is disorganized, and it is only a question of time until Sir Wilfrid retires.

"I think I am old enough to be a Senator, but the people of Halton County seem to think differently. I have no idea how long I may continue to repre-

sent that county in the House, but I feel good for a great many years yet. I am but a chicken in point of service in the House as compared with Sir Wilfrid or Mr. Haggart. Time will tell."



Industries Needed in the West

"THE one event of outstanding importance since our last annual meeting was the Federal election, which resulted in the downfall of the Government upon its issue of reciprocity.

"It would be useless to attempt to disguise the fact that the West, especially Alberta and Saskatchewan, is keenly disappointed over its failure to obtain access to the larger markets of the United States, and so long as that feeling of disappointment prevails, it cannot be said that reciprocity is dead. Nor can we afford to close our eyes to the fact that the provinces mentioned feel aggrieved with us in the East for the part we played in thwarting their desires. No amount of arguments or flagwaving will allay that feeling or satisfy the West that it has not been robbed," said Mr. Frank Beer, retiring president of the Toronto branch of the Canadian Manufacturers' Association, at the annual meeting in the Queen City.

"Wider markets," he said, "the West must have, but for its own good as well as for the upbuilding of Canada as a whole, let us hope that they will come through with the development of diversified manufacturing industries west of the Great Lakes.

"Boom conditions may be expected to prevail so long as construction continues, and the people get pouring into the land, but if its prosperity is to be made on a permanent foundation, there must be provided for its population more variety of occupations than farming and real estate speculation."

Views and Interviews

CANADA AN EYE-OPENER TO BRITISHERS

"The general impressions received have been an eye-opener to us all. The general excellence of the country, its vast extent and the variety of its natural resources; the beauties of its wonderful scenery, its industries, everything we have seen has been an eye-opener to us."



I THINK that we are now realizing, many of us for the first time, just what a great country Canada is, and just what wonderful possibilities there are in Western Canada."

Mr. C. P. Lidbetter, director of Burroughes & Latts, Limited, of London, England, and one of the big men of the party of British manufacturers who have been visiting Canada, thus briefly summed up the impressions of the visitors:

"We knew nothing of Canada before. It has been an object lesson to us all from the day we landed until the present time. One of the first things we saw was the works of the Dominion Steel Company, at Sydney, C.B. We went over its coal areas, over everything, in fact, and before that I do not believe that there was one man of the party knew that there was an industrial corporation in Canada.

"We went to Cobalt camp and were greatly struck with that country. Then we saw the industries at Hamilton, Fort William, Port Arthur, Brantford and the other manufacturing centres of the East. We saw the big cities there and then we came west and saw the prairies and the wheat fields, and realized for the first time, perhaps, that we were ignorant in many respects of the wonderful country of Canada. Then we went to the coast and saw the scenery in the Rockies, the canning industries

and the lumber mills of British Columbia, and were even more impressed.

"It has been one continuous grind since we landed in Quebec one month ago, but it has been worth it, and I am sure that we will all go home and tell just what a great prospect there is before Canada and what a wonderful part of the British Empire this broad Dominion is."

While greatly struck with Port Arthur, Winnipeg and Fort William, in the West, Mr. Lidbetter was inclined to think that some of the cities further west were "overdone."

"Saskatoon struck us as a typical Western city, rising in a few years from barren prairie," he said, "but we thought it was somewhat overdone. We were struck with the natural site of Edmonton, but some of us thought that land values both there and in Calgary were too high. However, Calgary has many industries and more railroads coming in, and has, perhaps, a bigger future than the other cities, that the evil here is not so great as in other places."



Canada, Imperial Sanitarium

CANADA is the great Imperial sanitarium to rejuvenate our nationality. It offers you an example of productive Imperialism. Productive Imperialism was a sentiment which had

a practical application; and that practical application must be given if the best is to be made of the Empire and its constituent parts," said Mr. Austen Chamberlain, at the Constitutional Club Banquet in London, to Hon. Geo. E. Foster.

"I am still a believer in preferential tariffs to bind the people of an empire

together. I know of no other way so effective as the interchange of sentiments and products. Even now when the idea of preferentialism is not taken up by all parts of the Empire, the good work is going on underneath the commerce between different parts, which is increasing, and as it increases so will they be brought more closely together."



Our Democratic Governor-General

HIS Royal Highness the Duke of Connaught, Governor-General of Canada, continues his democratic policy of making every man, woman and child of the Dominion his friend and warm admirer.

Recently at the races in Winnipeg he called before him the owner of the horse that won the Centennial Futurity—a Wetaskiwin man, by the way—congratulated him and shook his hand. The latter was born under the Stars and Stripes and, doubtless, like all good Americans, he retained a warm regard for the United States flag. Probably that regard will remain in his bosom, but the simple act of the Duke of Connaught will make him, in all probability, a ten-fold better citizen of Canada and it will act in a similar way upon all sometime citizens of the United States who hear of the incident.

As well, it will be noised abroad the United States and will increase their admiration for Canada's Governor-General and will engender a still friendlier feeling between the two countries.—*Calgary News-Telegram*.

The Brockville *Times* expresses appreciation of His Royal Highness' qualities in these terms:

"The Duke of Connaught, Governor-General of Canada, and uncle to King George V, has amply justified all the flattering advance notices which preceded his arrival in Canada. Wherever

and whenever he has come into personal contact with the people of Canada he has charmed all by his unaffected affability and obvious sincerity of interest in Canada, and Canadians. His simplicity of manner, protected by a natural dignity against the familiarity of ignorance, is that of the English gentleman, born in the purple. His interest in his fellow-men is that inspired by the spirit of true democracy and is characteristic of the Royal family of Great Britain for the past two generations. The most recent instance of the Duke of Connaught's enjoyment and appreciation of life in Canada is his visit to Petewawa and his active participation in the camp life and the practical training of the Canadian soldiers."



It is always best to say plainly what one thinks without too much argument. For all the arguments one adduces are but variations of one's convictions; and our opponents pay no heed to them.—Goethe.

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Transportation

TRANSPORTATION AND THE WEST

Twenty-seven railways will eventually be needed to haul the grain of a single crop.

INTERESTING figures were given by Professor Odlum, a Vancouver delegate at the Panama Canal conference at Calgary, recently. Discussing transportation facilities for Western Canada, Professor Odlum said there were not enough men or money to build railroads and rolling stock to keep pace with the agricultural development of Western Canada.

"The three Prairie Provinces have an area of 432,000,000 acres," he said. "Let us lay aside 32,000,000 acres for waste lands and lakes, and 200,000 acres for purposes other than raising grain for export. This would still give us an area of 200,000,000 acres. Now let us suppose that each acre would give 15 bushels on an average. The annual yield would be 3,000,000,000 bushels of grain. That is, 90,000,000 tons of grain would have to be moved out of the prairies every year. Suppose one railway hauled one train every hour for 300 days every year, it would move 7,200 trains in the year. If we divide 7,200 into 200,000 we find that 27.7 railways would be needed to remove the grain of a single crop.

"Let six railways run to Eastern Canada, 6 to Hudson Bay, 6 to the United States, 6 to British Columbia, and the balance to haul grain to the many prairie flour mills which will be erected in the future, and still the problem exists. Now turn your attention to the six westbound railways. These would carry exactly 144 trains daily on the above figures. Let four of these railroads go to Vancouver and two to Prince Rupert. The four going to

Vancouver would have 96 trains daily. This gives us 43,200 tons of grain going to Vancouver every day for 300 days during the year. From this we can see that it would take four ships of over 10,000 tons each to keep the grain from blocking up our elevators. But this is not all. The 27.7 railways would have to double their tracks to return their empty cars, and the 200,000,000 acres left for stock raising and other purposes would demand many more railways, as would also the increased passenger traffic that would result with this increased freight traffic."



Canadian Railways and the Panama

THAT the question of rates through the Panama Canal has little interest for Canadian railways is the rather surprising view expressed by Mr. E. J. Chamberlin, President of the Grand Trunk Railway.

"I do not think the Canadian railways have had anything to do with the protest made by the British Government against discriminatory rates through the Panama Canal in favor of American ships," he said, "because, in my opinion, very little Canadian traffic will go by that route.

"My belief is that the life-blood of the Canadian Pacific is the traffic east and west, and it will be the same with the Grand Trunk Pacific."

Asked if the Grand Trunk Pacific had ever contemplated running a line of steamships from Prince Rupert to Europe via the Panama Canal, Mr. Chamberlin replied in the negative, adding that he did not believe any other Canadian railway had contemplated such a move either. As regards the

transportation of grain, he said that the whole of the Canadian crop of last year would have had to be dried before it could be transported by such a hot route as the Panama Canal.

The present route, he said, was much cooler, and therefore more desirable, and the transshipping of the grain at Fort William, Georgian Bay, Montreal, or other outlets, had the effect of drying it. It must be remembered that the Canadian farmer wanted to market his grain as soon as it was threshed; he could not wait to dry and store it.

Speaking of the G.T.P., Mr. Chamberlin said there is a shortage of labor, but the construction between Winnipeg and the Coast is being rapidly pushed forward. It was, however, questionable whether the company would be able to link up the line before next year.

Mr. Chamberlin was very confident as to the prospects of a good harvest, and said that during the years he had been in the West he did not ever remember seeing the crops look so promising as at the present time.



How the Railways are Handicapped

THE big railway companies of Canada have reported to the Railway Commission that they can do nothing more than they are now doing to meet present and prospective traffic congestion and soothe the growing-pains of the business community.

In response to an order of the Railway Commission the Canadian Pacific, the Grand Trunk, the Canadian Northern and the Great Northern, have filed statements of new equipment ordered and now actually under construction. These statements do not include new equipment for which funds have been appropriated, but equipment which cannot be ordered because of inability of the car manufacturers to undertake construction in the near future.

The companies referred to have now over 18,000 box cars on order to be delivered before October 1 next. There are also orders for over 200 locomotives, over 1,000 refrigerator cars and 1,400 coal cars.

The smaller roads throughout the country are also increasing their equipment as fast as possible, but no figures have as yet been submitted by them.

The Canadian Pacific reports having now under construction 11,593 box cars, 665 stock cars, 246 refrigerator cars, 411 coal cars, 616 ballast cars, 52 passenger locomotives, 120 freight locomotives and 35 switch locomotives.

The Grand Trunk has under construction 3,000 box cars, 500 refrigerator cars, 1,000 coal cars, 500 automobile cars and 10 passenger locomotives.

The Great Northern has 1,500 box cars, 250 refrigerator cars, 1,000 ore cars and 25 locomotives.

The Canadian Northern has 1,911 box cars, 132 flat cars and 61 locomotives.

The majority of these orders have been placed with Canadian shops, but about one-third of the box cars are being built in the United States. Canadian shops are now away behind in filling orders, and the same condition applies in the United States.

The C.P.R. is ready to spend no less than \$19,000,000 for new rolling stock, but General Manager Leonard says the company cannot at present place any more orders either in Canada or across the line.



Preparing to Move the Crop

THE Canadian Pacific has placed contracts for 1,000 freight cars with the American Car & Foundry Company and for a like number with the Barney & Smith Company. This is part of the road's recent order of 12,500 cars, the greater portion of which went to Canadian concerns.

Real Estate and Investments

SEVENTY MILLIONS IN BUILDING PERMITS

Returns for the first six months of the year show this enormous record, a proportionate increase over the same period last year of twenty-eight per cent.



THE building returns from twenty-seven leading cities of the Dominion for the first six months of 1912 represent an expenditure of \$69,583,674, compared with \$54,192,092 for the corresponding period of 1911—a proportionate increase of 28 per cent., according to *The Contract Record*. (See table on the next page).

A comparison of the returns with those for the whole year of 1911 is illuminating as to the country's steady progress. Last year the total was, roughly, \$120,000,000, with an increase of 29 per cent.; so that the increase of 28 per cent. for the first six months of the current year is an indication of the proportionate and healthy growth of the whole country.

Toronto maintains her position at the head of the list with an expenditure of thirteen millions and a lead of two millions over Winnipeg and five millions over Vancouver and Montreal, which follow in the order named.

Edmonton, with an expenditure of nearly eight million dollars and the re-

markable gain of 376 per cent., makes the most notable achievement. A great deal of attention is being focussed upon the Alberta capital from the other side of the border, and it is fair to presage continuous activity for that city.

The reputation of the Province of Saskatchewan is upheld by Saskatoon, which records an outlay approaching five million dollars and an increase of 80 per cent. The Ambitious City makes a gain of 40 per cent., Regina 15 per cent., and Ottawa 52 per cent.

Fort William occupies the tenth position in the list with a noteworthy gain of 132 per cent.

Decreases occur in the case of only two of the larger cities.

For a number of cities and towns from which returns have not been received, and where the permit system is not in force, it would be reasonable to add 15 per cent. to the total. This would give a half-yearly return of eighty million dollars for the whole Dominion, which may be accepted as an accurate estimate.



Condition of the Western Building Trade

THE midsummer season has been marked by less inactivity than ordinary in building and contracting in Western Canada," says the *Western Canada Contractor*. "The volume of work has continued at a most remarkable rate, even for this section of the country. Many cities in the West

have doubled their record in building permits to the first of July. Included in the operations already well under way are some of the largest yet carried out in the history of Western Canada.

"Conditions in the labor world, as described elsewhere in these columns, have been unfavorable and the cost of

carrying on operations has been materially increased.

The building materials trade at Winnipeg and vicinity is extremely busy. The demand is very heavy and conditions in other respects are very satisfactory. There have been no changes in prices since last month. No scarcity is reported in any important lines.

"The absence of cement, which was

causing considerable inconvenience last month, has been remedied by the shipping into the prairies of heavy quantities of cement from the East. Dealers in cement report that the conditions are now entirely favorable, and that they are able to secure all the cement needed. It is stated that there are heavy quantities of cement at the head of the lakes, and that at the present time the supply is greater than the demand."



THE OFFICIAL FIGURES

	1st 6 mos., 1912	1st 6 mos., 1911	App. Inc. p.c. for 6 mos.
Toronto.....	\$13,195,271	\$11,930,953	11
Winnipeg	11,205,600	9,058,150	23*
Vancouver	8,132,720	9,191,524	12*
Montreal.....	8,065,993	7,306,136	11
Edmonton.....	7,725,622	1,620,431	376
Saskatoon.....	4,634,685	2,574,441	80
Hamilton	3,145,600	2,246,780	40
Regina.....	2,549,770	2,936,930	15
Ottawa	2,120,000	1,393,370	52
Fort William	1,743,425	750,075	132
Maisonneuve	817,428	748,900	90
New Westminster.....	785,578	613,580	28
Lethbridge	719,343	528,950	36
Port Arthur	700,994	312,985	124
Brantford	657,230	282,228	133
London.....	509,598	458,423	11
Windsor	433,830	396,795	9
St. Boniface.....	395,530	467,880	16*
Berlin	332,950	242,585	37
St. John	315,950	211,700	49
Sydney	254,616	282,052	10*
Kingston.....	224,059	133,223	68
Galt	204,032	163,920	25
Nelson.....	198,015	90,705	118
Stratford.....	202,791	53,590	278
Peterboro.....	188,858	186,786	1
Welland.....	124,186	.....	..
Totals.....	\$69,583,674	\$54,192,092	

*Decrease.

The proportionate increase for 1912 on half-year totals for above cities figures out at 28 per cent.

No Vacant Factories in Ontario

"IT is a singular fact," says Mr. Fitzsimons, Commissioner of Industries for the Grand Trunk Railway, "but one flattering to Ontario, that I have been absolutely unable to find a suitable factory building available for three concerns that are anxious to establish themselves in Ontario. There are practically no vacant factories in the province."

It is the business of Mr. Fitzsimons to

find suitable locations for prospective industries, and to attract new industries to towns where the need for them exists.

In this way Mr. Fitzsimons, perhaps more than any other one man, has his finger upon the industrial pulse of the Dominion.

Mr. Fitzsimons announces the establishment of a \$2,000,000 iron industry at Port Colborne, the plant for which is now in process of construction.



A Building Time

"THE record of building permits shows that nearly every city in Canada is building houses and other structures far beyond the record of any previous year," says the Vancouver *News-Advertiser*. "Montreal and Toronto hold their own with Winnipeg and Vancouver. Residences, factories, offices, transportation buildings, warehouses, retail shops, hotels, halls, public buildings, schools, churches are going up at a rate that makes each month's record a fresh

astonishment. It may be that this construction is overdone, but it hardly keeps pace with the demands. In spite of the increase in the workshops, railways cannot get equipment as fast as they need it. The Government reduced the duty on cement because the supply is said to be insufficient, though the plants are working full time. Large as are the building operations the increase is not greater than the increase in trade and of production."



RICHES and ease, it is perfectly clear, are not necessary for man's highest culture, else had not the world been so largely indebted in all times to those who have sprung from the humbler ranks.

An easy and luxurious existence does not train men to effort or encounter with difficulty; nor does it awaken that consciousness of power which is so necessary for energetic and effective action in life.

Indeed, so far from poverty being a misfortune, it may, by vigorous self-help, be converted even into a blessing; rousing a man to that struggle with the world in which, though some may purchase ease by degradation, the right-minded and true-hearted will find strength, confidence, and triumph.

Bacon says, "Men seem neither to understand their riches nor their strength; of the former they believe greater things than they should; of the latter much less. Self-reliance and self-denial will teach a man to drink out of his own cistern, and eat his own sweet bread, and to learn and labor truly to get his living, and carefully to expend the good things committed to his trust."

Among the Magazines

CONTENTS OF THE AUGUST MAGAZINES

The Craftsman

A New Architecture in a New Land. Illustrated.

The Message of the Western Pergola to American Home and Garden Makers. By Charles Alma Byers. Illustrated.

The Indigenous Art of California. By Eloise J. Roorbach.

The Mistletoe-Woman. By Charles Howard Shinn. A Forest Story.

Municipal Control of Street Trees in the West.

Motoring in Southern California. By Helen Lukens Gaut.

Parks for the People. California's Wisdom in Converting Her Ancient Forests into Modern Playgrounds.

Boyhood Days with John Burroughs: Old Friends and College Days. By Julian Burroughs.

California's Contribution to a National Architecture: Its Significance and Beauty as Exemplified by the Work of Greene and Greene.

Two Craftsman Cottages for Small Families of Simple Tastes and Moderate Means. Illustrated.

One Acre and Happiness, as Demonstrated by the Littlelanders of San Ysidro Valley. By Olga Brennecke.

The Wonderful Things One Can Do in a Garden with Architectural Features.

Good Roads for the Nation.

Flower Holders for Outdoors and In. By Helen Lukens Gaut.



The Canadian Magazine

Stage-Coaching in Ontario. By W. H. Belford. Illustrations by C. W. Jefferys.

Maritime Provincialisms and Contrasts. By F. A. Wightman.

The Maritime Group of Universities. By W. Arnot Craick. Illustrated.

Madame Nantel. By M. G. Cook. Fiction.

The Gorgon's Head. By Frederick C. Curry. Fiction.

The Dream Herd. By C. Lintern Sibley. Fiction.

Oxford for a Day. By Archibald MacMechan.

The Great Bassano Dam. By Robert Randolph Johnson. Illustrated.

The Evolution of Municipal Government.

The End of the Story. By Donald Macdonald. Fiction.

In an Autumn Garden. By Isabel Ecclestone MacKay. Verse.

Church and Stage. By Brian Bellasis. A Sketch.



Maclean's Magazine

The College as a National Asset. By Rev. Dr. J. W. Graham.

The Labrador Fisherman. By W. Lacey Amy.

The Jews in Canadian Business. By J. V. McAree.

Canada's Treasure House. By John McCormac.

Building a Transcontinental. Illustrated. By Mabel Burkholder.

Writing

**TAUGHT
BY MAIL**

Our new and improved course which will qualify you to write a good hand is now ready. Let us send you full particulars. Address E. Warner, Instructor, C.B. College, 395 Yonge St., Toronto.

Summer Food Problems. By Dr. A. Wilson.

Found: The Perfect Home. Illustrated. By Roger L. Baker.

How Best to Invest \$5,000. By Frank J. Drake.

Wanted: Big Job for Hanna. Illustrated. By W. A. Craick.

Dr. Marden's Talks: Edison's Invention of the Incandescent Lamp. By Dr. O. S. Marden.

The Woods Indian. Illustrated. By S. E. Sangster.

Following is some of the fiction:

The Old Youngsters. By Archie P. McKishnie.

A Belated Rosebud. By Emily Newell Blair.

Yellow Water. By Will Leavington Comfort.

Smoke Bellew: The Hanging of Cultus George. By Jack London.

Captain John Sims. By Heber Logan.

Revenge. By W. Hastings Webling.

The Man of Dreams. By Amy E. Campbell.

Angling for a Place. By R. G. Paigh.

The Popular Science Monthly

Gauss and his American Descendants. By Professor Florian Cajori.

Research in Medicine. By Professor Richard M. Pearce.

Modern Thought. By Dr. Edward F. Williams.

Cold Storage Problems. By Dr. P. G. Heinemann.

The World's Most Important Conservation Problem. By Dr. Stewart Paton.

Trinidad and Bermudez Asphalts and their Use in Highway Construction. By Dr. Clifford Richardson.

An Economic Interpretation of Present Politics. By Professor C. C. Arbuthnot.

Helps to Studying. By Professor Joseph W. Richards.

Bees which Only Visit One Species of Flowers. By John H. Lovell.

The Progress of Science.



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by taking responsibilities.*

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Events of the Month

JULY 3.—THE DUCHESS OF CONNAUGHT, accompanied by the Duke and Princess Patricia, arrived at Quebec from Montreal, after Her Royal Highness' illness, to resume their visit to the Ancient Capital. They were met on landing by Col. the Hon. Sam Hughes, Hon. Senator Landry and Captain Victor Pelletier, A.D.C. to the Lieutenant-Governor. With the Royal party were the members of the household: Captain Bulkeley, Captain Long, Captain (Dr.) Worthington, Miss Pelly, and Miss Adams.

JULY 9.—PRIME MINISTER BORDEN AND HIS colleagues, Hon. J. D. Hazen, Minister of Marine; Hon. C. J. Doherty, Minister of Justice, and Hon. L. P. Pelletier, Postmaster-General, inspected the British fleet at Spithead, consisting of 315 ships of all classes.

HON. F. D. MONK, MINISTER OF PUBLIC WORKS, inspected the harbor at Kincardine.

JULY 10.—CANADIAN PHOTOGRAPHERS' Association in convention at Toronto.

MR. N. W. ROWELL, LEADER OF THE Opposition in the Ontario Legislature, addressed the Twentieth Century Liberal Club of Hastings on his abolish-the-bar policy: "We have a unique opportunity in this province to-day," he said. "If the people who believe that the bar should go will unite; if Conservatives will say to Sir James Whitney, 'You must choose between the bar and our support,' both parties will unite at the next session of the Legislature and forever wipe out the licensed bar in this province. It matters little whether Sir James Whitney abolishes the bar or I abolish the bar; the important issue is whether the bar shall go."

PRIME MINISTER BORDEN MADE AN HISTORIC speech at the Colonial Institute in London, in which he said: "It is sufficient, for the moment, to emphasize our view that any great Dominion, undertaking to share upon a permanent basis in the sea defence of the Empire, must have some voice in the policy which shapes the issues of war and peace. Canada does not pro-

pose to be an adjunct, even of the British Empire. She faces the future to-day with a proud spirit, conscious of her problems, but equally conscious of her ability to solve them. Watchful and prudent of her resources, she is determined they shall be developed in the interest of her people. Mindful of her opportunities and her responsibilities, she is resolved to play her full part in maintaining the unity of the Empire, in promoting its influence for the cause of civilization and humanity, and for peace among the nations."

JULY 11.—THE COMMITTEE OF IMPERIAL Defence opened its sessions in London.

THE DUKE OF CONNAUGHT LAID THE corner-stone of the King George Hospital and opened the King Edward Memorial Hospital, in Winnipeg.

JULY 13.—THE KING AND QUEEN GAVE A luncheon at Buckingham Palace in honor of Prime Minister Borden.

JULY 14.—HENRY G. BRYANT, PRESIDENT of the Philadelphia Geographical Society, left St. Augustine, Labrador, on an expedition for the exploration and mapping of the St. Augustine River.

JULY 15.—THE CANADIAN TEAM AT BISLEY won the Col. O'Grady Cup, beating the City of London by four points.

THE DUKE OF CONNAUGHT LAID THE corner-stone of the Selkirk monument at Winnipeg.

JULY 17.—THE DUKE OF CONNAUGHT AND Princess Patricia left Winnipeg for the East.

JULY 18.—THE KING AND QUEEN, accompanied by several members of the Royal Family, entertained a large garden party at Windsor Castle. Among the 10,000 invited guests were peers, peeresses, members of parliament, representatives of the church, army, navy, and learned societies. Distinguished Canadians present included Rt. Hon. R. L. Borden, Prime Minister; Hon. C. J. Doherty, Minister of Justice; Hon. J. D. Hazen, Minister of Marine; Hon. L. P. Pelletier, Postmaster-General; Lord Strathcona, Sir Joseph Pope, Sir Charles Fitzpatrick, Mr. Cameron Stanton,

Deputy Minister of Marine, and Hamar Greenwood, M.P., most of the gentlemen being accompanied by their wives.

JULY 19.—THE CHARTERED ACCOUNTANTS of Ontario held their 25th annual meeting at Niagara-on-the-Lake. The election of officers resulted as follows: President, A. K. Bunnell; First Vice-President, Osler Wade; Second Vice-President, Edmund Gunn; Secretary-Treasurer, Arnold Morphy; Registrar, T. Watson Sims. Council: A. K. Bunnell, R. J. Dilworth, Edmond Gunn, W. T. Kernahan, W. P. Morgan, Arnold Morphy, W. R. Morris, Bryan Pontifese, J. M. Scully, C. S. Scott, George U. Stiff, J. I. Sutcliffe, W. B. Tindall, Osler Wade, and R. E. Young.

PRIME MINISTER BORDEN AND HIS COLLEAGUES attended the state ball at Buckingham Palace. Mr. Borden took the oath as Privy Councillor.

JULY 21.—FIRE IN VANCOUVER DID DAMAGE to the extent of over \$1,500,000, wiping out practically all of the buildings on the west side of Main Street, one block south of Prior.

JULY 22.—MR. WINSTON CHURCHILL, FIRST Lord of the Admiralty, announced in the House of Commons an increase in British warships and personnel to meet the new German naval programme.

MR. ASQUITH AND MR. CHURCHILL ALSO made reference to the negotiations with Canadian Ministers, and hinted at suggested lines of co-operation for defence.

CORPORAL G. MORTIMER, OF QUEBEC, won the Association Medal at Bisley, and \$500 in money prizes.

PRIME MINISTER BORDEN BANQUETTED by the Chamber of Commerce in London; over five hundred distinguished guests present.

JULY 25.—STRIKE ON GRAND TRUNK PACIFIC Railway, 2,000 members of the Industrial Workers of the World going out between Hazleton and Burns' Lake, in British Columbia, a distance of 180 miles. Burns' Lake is a short distance northwest of Fort George.

THE LORD MAYOR OF LONDON ENTERTAINED Mr. Borden and his colleagues to luncheon at the Mansion House.

LORD STRATHCONA GAVE A DINNER AND reception for Mr. Borden and his colleagues. The guests included Mr. Whitelaw Reid, Lord Balfour of Burleigh, Lord Charles Beresford, Cardinal Bourne, Sir Percy Girouard, the Archbishop of Canterbury, Hon. Austen Chamberlain, Lord Curzon, Sir C. H. Fitzpatrick, Senator Gibson, Sir Edmund Grey, Lord Kitchener, Sir C. H. Rose, Mayor Geary of Toronto, Lord Minto, Sir William Osler, Earl Selborne, Sir T. Skinner, A. W. Smithers, Earl Stanhope, Baroness Macdonald, and F. Williams Taylor.

JULY 26.—THE UNITED STATES SENATE, BY a vote of 37 to 18, passed the House Excise Tax Bill, which included a provision for the repeal of the Canadian Reciprocity Act and the substitution of a \$2 per ton rate on print paper.

MR. BORDEN AND HIS COLLEAGUES, IN London, received an influential deputation on the question of an all-red route from Great Britain to Canada and from Canada to Australasia. The deputation included Lords Weardale and Moneys, Sir Thos. Troubridge, C. N. Armstrong, Sir Jas. Mills, New Zealand, and representatives of shipping and transport interests. Mr. Borden assured the deputation that the question was receiving the utmost consideration by the Government, which would be glad to receive further suggestions on their return to Canada.

JULY 27.—THE C.P.R. LINER "EMPERESS OF Britain" collided with the "Helvetia," a collier, in the Gulf of St. Lawrence, between Magdalen and Fame Point. No lives lost. Collier sank; Empress returned to Quebec with bows stove in and fore compartments filled with water.

AT GALT, ONT., IT WAS DECIDED THAT advertising liquor in newspapers published in a local option district is equivalent to soliciting for orders, and therefore illegal.

JULY 28.—THE DUKE OF CONNAUGHT ARRIVED at Summerside, P.E.I., on the steamer "Earl Grey."

JULY 29.—THEIR ROYAL HIGHNESSES THE Duke and Duchess of Connaught and Princess Patricia arrived at Charlottetown, P.E.I., and were given an enthusiastic public welcome.

COMING EVENTS

JULY 29-AUG. 3.—AGRICULTURAL AND INDUSTRIAL FAIR at Regina, Sask.

AUG. 5.—ANNUAL CONVENTION OF THE Canadian Pharmaceutical Association at Vancouver.

AUG. 6-9.—SASKATOON FAIR. FOUR DAYS' racing.

AUG. 6-9.—MOOSE JAW FAIR.

AUG. 12-17.—INTER-PROVINCIAL FAIR AND Race Meet at Edmonton Exhibition. \$45,000 offered in prizes.

AUG. 12-17.—VANCOUVER, B.C., FAIR.

AUG. 13-16.—THE SIXTH ANNUAL CONVENTION of the Western Canada Irrigation Association at Kelowna, B.C.

AUG. 19-24.—LETHBRIDGE FAIR. THREE days' racing.

SEPT. 4-6.—ANNUAL CONVENTION OF THE Canadian Forestry Association, at Victoria, B.C.

SEPT. 17-20.—WEST ALGOMA AGRICULTURAL Society holds its annual fair at Fort William, Ont.

SEPT. 18-19.—ASSOCIATED BOARDS OF TRADE of Western Canada meet at Moose Jaw, Sask.

OCT. 21-26.—INTERNATIONAL DRY-FARMING Congress, at Lethbridge, Alberta.

AMONG THE MORE IMPORTANT OF BRITISH Columbia's fall fairs are the following:

Oct. 4-5—Arrow Lakes.

Sept. 13.—Alberni.

Oct. 16-17.—Armstrong.

Sept. 20-21.—Cowichan.

Oct. 3.—Comox.

Sept. 20.—Coquitlam.

Sept. 19-21.—Chilliwack.

Sept. 18-19.—Cranbrook.

Sept. 20-21.—Delta.

Sept. 24-25.—Golden.

Sept. 26-27.—Kelowna.

Sept. 24-25.—Mission.

Sept. 17-18-19.—Nanaimo.

Oct. 4-5.—N. and S. Saanich.

Sept. 7.—North Vancouver.

Oct. 1-5.—New Westminster.

Sept. 22-23-25.—Nelson.

Sept. 29.—Penticton.

Oct. 8-9-10.—Revelstoke.

Sept. 18.—Shawnigan.

Sept. 27-28.—Salmon Arm.

Oct. 30-31.—Summerland.

Oct. 23-24.—Vernon.

Aug. 10-17.—Vancouver.

Sept. 20-21.—Windermere.

Sept. 24-28.—Victoria.

FOLLOWING IS A LIST OF FALL FAIRS IN SOME of the more important centres of Ontario:

Sept. 5-6.—Arnprior.

Sept. 23-24-25.—Barrie.

Oct. 10-11.—Beamsville.

Sept. 10-11.—Belleville.

Sept. 17-18.—Brampton.

Sept. 3-4-5-6.—Brockville.

Oct. 3.—Burlington.

Sept. 23-24-25.—Chatham.

Sept. 18-19.—Cobourg.

Oct. 1-2.—Colborne.

Sept. 5-6-7.—Cornwall.

Sept. 12-13.—Englehart.

Sept. 17-18-19-20.—Fort William.

Sept. 20-21.—Galt.

Sept. 6-14.—London (Western Fair).

Oct. 2-3-4.—Markham.

Sept. 17-18-19.—Newmarket.

Sept. 25-26.—Niagara Falls.

Sept. 26-27.—Oakville.

Sept. 9-10-11.—Oshawa.

Sept. 5-16.—Ottawa (Central Canada).

Sept. 10-11-12.—Owen Sound.

Sept. 24-25.—Port Hope.

Aug. 28-29.—Sarnia.

Sept. 16-17-18.—Sault Ste. Marie.

Sept. 18.—Scarboro (Halfway House).

Aug. 24-Sept. 9.—Toronto (Canadian National).

Sept. 10-14.—Windsor.

Sept. 18-20.—Woodstock.



The very greatest men have been among the least believers in the power of genius, and as worldly wise and persevering as successful men of the commoner sort. Some have even defined genius to be only common-sense intensified. A distinguished teacher and president of a college spoke of it as the power of lighting one's own fire. Buffon said of genius—It is patience.

Editorial Wit and Wisdom

Himocratic

They are calling the new Roosevelt organization the Himocratic party. Teddy, of course, is "Him."—*Toronto Globe*.



Royal Activity

More industrial activity. The King digs coal and the Kaiser digs for orders for battleships.—*Vancouver World*.



Where Canada Squares Up

Australia is shipping butter to Canada, but, as we export axle grease to that country, it is an even break.—*Vancouver Province*.



Our Ignorance

Our ignorance of our great national assets recalls one of the late George Du Maurier's cartoons. A British peer strolling through Kensington Gardens met a couple of beautiful children led by a nursemaid. He stopped the girl and inquired whose children she was in charge of? "They are yours, my Lord," replied the astonished maid. "Indeed, you surprise me," returned the noble patrician, and passed on to his club. And we know about as much of the country around us as my lord did of his children.—*Calgary Herald*.



The Cost of Living

A Virginia man has been fined \$100 for kissing a pretty girl. The cost of living is beginning to affect even our common pleasures.—*Toronto News*.



A Traversty

Are we to infer from Doc Nesbitt's evidence that he regards the whole thing as a Traversty of Justice?—*Toronto Star*.

The Suffragettes

The suffragettes who throw burning chairs and hatchets about at political meetings seem to have taken as their motto, "Nothing succeeds like excess."—*Vancouver World*.



Gladsome News

Toronto's marriageable young ladies will be glad to hear that the rumor of Prince Arthur's engagement is without foundation.—*Toronto Mail and Empire*.



Tongue Versus Opportunity

Bryan has the silver tongue, but Woodrow Wilson has the golden opportunity.—*Toronto Star*.



Nature's Irony

Regina having been denounced recently on account of alleged immorality, the pulpit may be tempted to describe the hurricane as a vengeance of God. Before doing so, it would be wise to reflect that the chief buildings damaged were three churches, a parsonage, a public library, and a Y.W.C.A.—*Toronto Star*.



Corporations Will Oppose

In France it is proposed to tax fat men. Stout opposition is expected.—*Niagara Falls Gazette*.



It is dangerous to attempt to exercise a moral influence upon a friend who is living at a distance. If you can speak to him face to face, you can put yourself in his position and adapt your words to his requirements. But when what you say reaches him at a distance, it is either not the right word or it comes at the wrong time.—Goethe.

A Fine River

Railway Just Completed

Great Natural Resources

ATHABASCA LANDING (Lincoln Park)

Possesses all these and in a short time will become a Great City and

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A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

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Athabasca Landing, Alta.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge. A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

Athabasca Landing—Continued.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 1,200. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nanceke-vill; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. McKernan. Assessment \$250,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal, managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



For every failure there is a reason. A point has been overlooked. A mistake has been made. Somebody has erred. In some manner the man, in the vernacular, has "fallen down." Perhaps he has been satisfied to give up the ghost and stay down. If he had, instead, been big enough to rise above it all and fight it out to a finish there would have been no failure. At such times he who is up and doing and keeps his eye on the trigger commands the situation, takes up the battle and wins.—Henry Clews.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

Is the property endorsed by the Board of Trade. Situated on the original city limits—level, high, and dry.

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MAN.; KAMLOOPS, B.C.
References: Royal Bank

Brandon, Man.

The Dominion Government has decided to lay out the land lying between the Brandon Experimental Farm and the Assiniboine River as a beautiful park. This land was originally set aside for experimental farm purposes by the Government, but was never so utilized.

Brandon's new Winter Fair Arena is said to be the first building of its kind in Canada and the third in America, the other two being the Coliseum at Chicago and the Armory at Scranton, Pa. The method of construction is known as the three-pin hinge system. The building, which will be 136 x 260 feet, is being constructed without a column of any description. There will thus be a clear, unimpeded view of the arena from all parts of the house. The arena proper, in which the procession of live stock will take place, is 80 x 100 feet.

Vice-President George Bury of the Canadian Pacific Railway was in Brandon recently to make an inspection of recent improvements. The double-track between Brandon and Winnipeg is finished, and hereafter better speed can be made between the two leading cities of Manitoba. The Canadian Pacific Railway terminals at Brandon are also being greatly improved and the fine new depot is nearly completed. Vice-President Bury inspected the new terminals and the double-span bridge over the Assiniboine river. He was much impressed with the great activity in Brandon and added: "Brandon never looked so good to me before." He said the improvements undertaken by the Canadian Pacific Railway were made absolutely necessary by the rapid expansion of business in Brandon.

The bank clearings of Brandon for the week ending June 6, 1912, were \$694,912, as compared with \$654,611 for the same week in 1911. For the first five months of the year 1912 the bank clearings were \$11,825,385.

Customs receipts in Brandon for the month of May were \$38,474.73 as compared with \$35,451.44 for the same month last year.

The street railway is at the present time under construction, some rails already being laid. Also transfer railway tracks, and street paving in progress. Building a new C.P.R. depot and Provincial Asylum costing \$500,000.

The gas supply is owned by the corporation and the electric light and power plant by private company, at 10c. per M watts.

The Fire Department of the City Council, always on the alert to have the most efficient apparatus for the safety of the city, have agreed to purchase a new motor, combination chemical and hose wagon from Messrs. W. E. Seagram & Co., of Walkerville, Ont., at a cost of \$7,580.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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HOTELKEEPERS AND JOBBERS

In the Brandon district, are you sending your money east of the Great Lakes or are you buying the famous "Launora" and "Bland S" Cigars, made in Brandon, thereby keeping your money in circulation in the Brandon district where it belongs? "Launora" and "Bland S" Cigars are made by the

WALDRON CIGAR CO. - BRANDON

GEO. FORBES

Burchill Block - Brandon, Man.

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EMPIRE BREWING CO., LTD.

BRANDON, MAN.

Manufacturers of Empire Lager, Ale and Porter, and the Empress Brand of Carbonated Waters

Calgary, Alta.

The first half of 1912 in Calgary has been marked by an increase of business in every line. Bank clearings, building permits, customs receipts, municipal revenue, etc., indicate an expansion more rapid than at any previous time in the history of the city.

At the Industrial Exhibition, 40,000 people attended on Dominion Day. Exhibits and entries were more numerous and of better quality than ever before. It is proposed to build a new grand stand with a seating capacity of 10,000, so great is the demand for accommodation.

Oil of good grade and in paying quantity, it is believed, is indicated by seepages from the ground near Okotoks. At least two companies are being organized in Calgary for developing the region, and already several thousand acres have been staked out in claims.

As previously intimated, the outcome of the Panama Canal conference, held in Calgary, was the formation of a new organization now known as the "Western Trade Routes Association. Mr. L. P. Strong, president of the Alberta Pacific Elevator Co., and president of the Industrial and Development Bureau of Calgary, is also president of the new association. Mr. E. J. Fream, secretary of the United Farmers of Alberta, the second strongest agricultural organization of the West, is secretary also of this latest effort at co-operation. Delegates were present from Regina on the East to Vancouver on the West. They passed resolutions asking the Government to relieve the blockade on the Eastern freight route so that grain might get through expeditiously; that the Western freight rates should be lowered to a more equitable basis, and that no time should be lost in preparing Pacific ports for the grain traffic west and manufacturers' materials east, which would make a big rush of business when the Canal is ready. A banquet was given after the conference to the delegates, also to the party of British manufacturers then touring Canada, and prominent public men, among whom were Sir Richard McBride of B.C., and Premier Sifton of Alberta.

In this connection it is of interest to note the report from Revelstoke, B.C., anent the surveys now being made by the C.P.R. for the double-tracking between Calgary and

Vancouver. By cutting a tunnel through the Selkirk range from Bear Creek to below Glacier, five miles in length, it will be possible to secure a grade of one per cent. against Western traffic. This, if effected, will place the C.P.R. in an even better position than its two transcontinental rivals.

During the past eighteen months Calgary has expended on civic works such as sewers, paving, conduits, bridges, buildings, waterworks extension and maintenance, electric railway, etc., etc., and general estimates, \$8,049,568. Three-quarters of a million dollars' worth of new schools are now in hand.

In view of the remarkable immunity from serious loss by fire, for which Calgary is noted, the Board of Trade is asking the Underwriters' Association for a further reduction on the rates which now prevail. These rates are from 30 to 65 cents per \$100.

A committee has been appointed to gather data on the distribution of cars, so that when the Railway Commission meets here it will be in a position to urge better treatment for the Province of Alberta in handling this year's crop.

The Canadian Pacific is enlarging its depot here to meet the fast increasing traffic. The Interurban Railway—the rural street car system—which purposes using the highways for internal combustion engine cars, is trying to arrange a run over the tracks of the Grand Trunk Pacific for a part of its route into Calgary.

It is expected that a municipal Labor Bureau will be formed here. Miss Wileman, an English lady, has spent some time in bringing this subject before those whose interest could be enlisted. The underlying idea is to endeavor to adjust a balance between the shortage of labor during the summer months and the over-supply of the winter. Boards of Trade, Churches, Labor Unions and other organizations in a position to assist are to be asked to lend their aid in making the movement a success.

Calgary's municipal street railway has completed its third year of operation. During that time it has paid into the city treasury, after all fixed charges, interest, sinking fund and five per cent. of the gross revenue set aside as a contingent, accident, insurance and renewal account: 1910, \$29,435; 1911, \$87,206; 1912, \$101,000.

There are now 48 cars running on 53 miles

Calgary—Continued

of track. In 1912, 13,175,000 passengers were carried. A new scenic car, costing \$7,000, is the latest addition to the rolling stock. Fares are on the five cent basis, or six ordinary tickets for twenty-five cents; eight workmen's tickets good between 6 to 8 a.m., and 5 to 7 p.m.; twenty-five cents for ten school children's tickets. The service is eighteen hours, from 6 a.m. to 12 o'clock midnight, through the seven days of the week.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compilin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

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Suitable for warehouses and manufacturing plants. Undoubted bargains. Remember that Calgary keeps on growing. Prices from \$100 to \$200 per lot. Private funds loaned at 8 per cent.

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TORONTO

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The city council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.

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CHILLIWACK, B.C.

Edmonton, Alta.

Edmonton is now a Single Tax city. The business tax, which netted the city \$28,000 last year, is abolished and hereafter taxes will be collected only on land and special franchises.

Railway contractors are exhibiting the most tremendous activity. Special trains of construction material and equipment are daily passing through the city on the way to the front. Construction is now proceeding on the main lines of the Grand Trunk Pacific and Canadian Northern to the west; on the C.N.R. Grande Prairie branch to the north-west; on the Edmonton, Dunvegan and B.C. line to the north-east; on the C.N.R. Athabasca Landing line to the north; on the C.N.R. Pakan branch to the north-east; on the Edmonton-Camrose branch to the south-east, and it is understood the right-of-way is being cleared preparatory to grading operations on the C.N.R. branch to the south-west.

The work of demolition of old buildings on Jasper Avenue is making way for the handsome £20,000 banking office to be erected by the Royal Bank. Work is progressing rapidly on the great Tegler Block addition. Excavation is about completed and concrete work is proceeding. This building, when completed, will cover 150 ft. by 210 ft., with frontage on three streets.

Work on the high level bridge is progressing rapidly. Four spans are up and work on the fifth is well under way, with men busily engaged setting the girders and beams into place.

A three-storey block, costing \$40,000, will be built for H. W. McKenney, M.P.P., on Fourth Street, between Jasper and Athabasca Avenue. The Edmonton Brewing & Malting Company will erect a \$500,000 building, 113 by 165 feet, of solid brick, between Twentieth and Twenty-first Street and Mackenzie Avenue and the track.

The following are some interesting facts concerning Edmonton:

Street railway, 28½ miles. Cost, \$980,500.

Water mains, 73¾ miles, distribution system cost \$906,297.87. Water supply limited only by capacity of Saskatchewan River. Light and power plant, 5,400 kw., cost \$996,960.

Edmonton is situated on three transcon-

tinental railways, has 12 railroad outlets and 9 proposed outlets. American roads coming from south. Twenty-two daily passenger trains serving Edmonton.

Individual and undisputed territory greatest of any city on American continent—800 miles west of Winnipeg, 650 miles east of Vancouver.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

1909, \$2,128,166; 1910, \$2,159,106; 1911, \$3,672,260.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.

EDMONTON

¶ We own a property adjoining the City limits on the two-mile circle from the Post Office. Also a property in the same vicinity on the three-mile circle.

¶ These properties will easily reach *three to five* times the present prices.

¶ We guarantee every lot we sell to be high, dry and level. If you find it different you can have your money back with interest.

¶ Our Edmonton Office has resold several lots already at an advance of from \$50 to \$100 a lot on a two months' holding, showing over 100 per cent. on the money invested.

¶ Half of the subdivision was sold through our *Edmonton Office* in about six weeks to Edmonton people. Several of them intend building *this summer*.

¶ We reserved some lots and are building on them *now*.

The Property Is Restricted
and will be a most desirable residential district

¶ Edmonton is destined to be one of the largest, if not the largest, city of the Canadian Prairie. You can't go wrong in buying close-in properties at first prices direct from the owners.

¶ Write to-day for information that may lead to a very profitable investment.

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"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practise a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

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Fort William, Ont.

Two special trains, one on the Canadian Northern Ry. and one on the Canadian Pacific Ry., left Winnipeg on Monday, June 10, evening, and arrived at the Head of the Lakes early Tuesday morning. Nearly 300 of Winnipeg's prominent business men, including Mayor Waugh, the City Council and City Controllers, were on board.

The excursion was planned by citizens of Fort William and Port Arthur, to enable the Winnipeg people to see for themselves the enormous amount of improvements that is taking place in this city.

The excursionists, as guests of the citizens of Fort William and Port Arthur, were, on their arrival, taken over the entire length of street car lines from the western city limits of Fort William to the eastern border of Port Arthur. After luncheon they embarked on the yachts "Sigma" and "Whalen" for a trip around the harbors of the two cities.

The visitors expressed themselves as astonished at the remarkable development which has taken place on the water front. When it is considered that fourteen million dollars' worth of improvements are to be spent this year alone on Fort William's harbor, we can very well account for the expressions of wonder made by the Winnipeg business men.

Grain shipments from Fort William this year, since the opening of navigation, as compared with last year, show an increase of approximately eighty-five per cent. inward freight, also shows a large increase over last year's figures. Indications point strongly to an enormous amount of lake shipping this year, which will probably exceed any previous year's figures by at least sixty-five or seventy-five per cent.

One of the further features that will enter into the development is the immediate development of the iron deposits that are known to exist in the vicinity and will eventually lead to a commerce and trade in the iron and steel industry at Fort William.

Houses to rent here are very few. Messrs. Young and Lillie will build ten houses and other construction companies contemplate building largely in the immediate future.

Fort William would welcome many new industries, such as clothing, furniture, wagons, manufacturers of heavy iron goods, autos, engines, etc.

Fort William has unrivalled transportation facilities, plentiful labor, cheap power and harbor advantages. They also offer free site and tax exemption, particulars of which are obtainable from the Industrial Commissioner.

The population is now 20,644; the assessment, \$25,088,743.50; tax rate is 26 mills. C.P.R., C.N.R. and G.T.P. telegraph, and municipal-owned telephone service are in operation and Bell connections.

Electric power is supplied by Kakabeka Falls, exploited by Kaministiquia Power Co.

Water is supplied from Loch Lomond, 332 feet above city, in hills seven miles away.

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Western Press Association meets here in July.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.



The greatest results in life are usually attained by simple means, and the exercise of ordinary qualities. The common life of every day, with its cares, necessities, and duties, affords ample opportunity for acquiring experience of the best kind; and its most beaten paths provide the true worker with abundant scope for effort and room for self-improvement. The great high-road of human welfare lies along the old highway of steadfast well-doing; and they who are the most persistent, and work in the truest spirit, will invariably be the most successful.—Samuel Smiles.

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Lethbridge, Alta.

Prosperity on every side is the impression gathered by the tourist or visitor to Southern Alberta in these days; and the number of such visitors increases from month to month as the date for the approaching Dry-Farming Congress draws nearer. It is the educational aspect of the Congress, however, that is now being especially emphasized by the promoters; and, as pointed out by Executive Secretary John T. Burns, it is precisely this feature which is bound to contribute in the most important degree to the future prosperity of Western Canada along industrial and commercial lines.

It is believed that Lethbridge's resources will be taxed to the limit to accommodate the throngs of delegates who have signified their intention of attending the Congress; but extensive preparations are in hand for enlarging the present facilities for taking care of the visitors.

A notable feature of the present influx of outsiders into Lethbridge is the almost universal interest being shown in local and suburban properties, especially farm lands; and real estate dealers report an increasing number of enquiries for improved acreage property, with many important sales to newcomers who will undertake mixed farming and market gardening operations on a large scale. At the present time a very large proportion of enquiries being received from outside points comes from the States of the Central West.

Following the transfer of the A. R. & I. lands to the Department of Natural Resources of the C.P.R., announcement is made by Mr. J. S. Dennis, Assistant to the President, that the department will extend to the Lethbridge district the important work of ready-made farms now being carried on elsewhere. They will establish on the irrigated lands east of Lethbridge, immediately, seventeen ready-made farms of one hundred and sixty acres each, upon which buildings and improvements will be placed this year; the farms to be colonized early next spring.

By-laws totalling \$303,000 for local improvements have been passed by the rate-payers.

Included in the list of new buildings for Lethbridge this year are a Labor Temple, a Masonic structure, at least two churches, and many residences.

The people of Lethbridge will this year show their faith in their city to the extent of approximately \$1,350,000. That will be the expenditure for 1912—that amount of money will be checked out by the secretary-treasurer before December 31 next. Their confidence in the future of Lethbridge may therefore be financially rated in the millions.

Never before has this city spent so much money in one year.

The 1912 expenditure will be divided \$1,100,000 for capital outlay and \$250,000 for current or administration expenses. These figures are only approximate, but, based on expenditures already fixed and estimates which have gone through, they give a very close estimate of the grand total.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072; assessment \$18,-634,744, tax rate low.

The bank clearances are compared in the following table:

For full year, 1910.....	\$27,095,709
For 1911.....	28,503,298

Progress in building operations is shown below:

Issued during 1908.....	\$ 365,495
Issued during 1909.....	1,268,215
Issued during 1910.....	1,210,810
Issued during 1911.....	1,033,380

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships, W. D. Lawson; Molsons, K. D. J. C. Johnson; Imperial, W. R. Seale; Royal, J. M. Aitken; Toronto, C. A. Stephens; Union, G. R. Tinning; Montreal, W. J. Ambrose; Commerce, C. G. K. Nourse; Merchants', C. R. Young.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

The International Dry-Farming Congress meets here October 21 to 26.

Macleod, Alta.

The north-east quarter of section B-26, adjoining the south-west of the surveyed town-site of Macleod, has been sold for the sum of \$600 per acre. Land to the north was sold for \$720 an acre to the G.T.P. It is said now on good authority that the G. T. P. and the C. N. R. intend to build their workshops and machine shops on the land purchased.

The Odd Fellows are planning to erect a handsome new temple on the north-east corner of 3rd Avenue and 21st Street, in a very short time. The plans have been prepared, and as soon as certain arrangements can be made, the contract will be given out. The new building will occupy 99 feet on the avenue and 66 feet on the street. It will be constructed of brick or stone, and will cost in the vicinity of \$35,000. It will be two storeys in height, with three large stores on the ground floor, fronting on the Avenue side.

Real estate dealers are anxiously awaiting the announcement of the Grand Trunk Pacific's plans in connection with their line to Macleod. At present nearly all inside property and close-in subdivisions are being held back, and very little property is moving. That real estate in Macleod is rapidly increasing in value is well evidenced by the sale of twenty-one blocks of property on 24th Street, between the Macdonnell block and the Metge-O'Brien block, at \$262 per foot, to R. C. Macdonnell. This is the highest price ever paid for Macleod property. The vendor was Charles Robinson, of Louisville, Ky., who purchased the property about a year ago for \$175 per foot. Mr. Macdonnell intends to begin the erection of a modern business block on the property just as soon as the plans can be prepared.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

People who are in the position of knowing inside information are buying up available property, and brokers in Calgary, Vancouver, Winnipeg, Toronto, and Quebec have been busy acquiring options for unknown clients.

Macleod is being called to-day the Saskatoon of Alberta, on account of the railways that are centering upon it. Railway men look upon it as the natural centre of Southern Alberta, and their predictions that the three transcontinental lines would centre upon Macleod in order to get their wheat to the Panama Canal through the lowest grade across the Mountains appears to be coming true.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The population is 2,500; assessment, \$3,949,970. Government telephone system, C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

The annual report of the Harbor Commissioners of Montreal to the Hon. J. D. Hazen, Minister of Marine and Fisheries, shows that the receipts on revenue account were \$912,255, while the amount distributed on capital account was \$2,334,119. The debenture debt at the end of the year was \$316,607,000.

In the year, 401 vessels arrived from trans-Atlantic ports, their tonnage being 1,695,613, an increase of 40,199 tons for the season. The combined number of vessels of all classes to enter the port was 12,432, with a tonnage of 6,613,271.

Grain received in the commissioners' elevators amounted to 13,849,475 bushels, a decrease of over 1,000,000 bushels for the year.

It is said that \$40,000,000 will be expended by the railways in and around Montreal within the next three years. This large outlay is being undertaken by the Canadian Northern, the Grand Trunk and the Canadian Pacific Railways, with the Canadian Northern assuming over half of the expenditure. With the formal acceptance of the plans for the tunnelling of the mountain, the Canadian Northern Railway expects to be-

gin operations early in the spring upon the gigantic task which it has undertaken.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Montreal is also the great cheese and butter export emporium of North America.

Receipts at the customs house for the fiscal year just closed amounted to \$19,952,789, against \$18,327,193 the previous year. Every month showed an increase over the corresponding month of 1910-11. The receipts for March, 1912, were \$1,881,847, against \$1,825,217 in March, 1911, although there was one working day less this March than last. The March revenue at the inland

A Store for Visitors

Constant personal contact with the world's Leading Fashion Centres brings to this Store the very newest effects in Woman's Apparel.

Choice Silks, Laces and Dress Fabrics
Stylish Millinery, Costumes and Waists,
The Newest Neckwear and Belts,
The finest of Plain and Fancy Linens.

There's always satisfaction in dealing in OGILVY'S, for we only keep satisfactory articles, and you can depend on everything being exactly as represented. Quality—reliable quality—always must come first with us.

JAS. A. OGILVY & SONS

Corner St. Catherine and Mountain
Streets, Montreal

revenue office this year was \$747,638, against \$643,869 in March, 1911.

Last year was a heavy one in the port. Despite serious interference with shipping owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year; 726 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle, and 3,725 sheep.

Building operations continue steady, the latest figures showing: 1910, total permits value, \$15,715,859; 1911 (first ten months), permits value \$13,079,165; 1910 (October), permits value, \$1,910,240; 1911 (October), permits value, \$1,659,955.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police O. Campeau.



The rough, uncultured man delights in seeing something happen before his eyes. The man of refinement finds pleasure in those experiences that give rise to thought and reflection.—Goethe.



Newton's was unquestionably a mind of the very highest order, and yet, when asked by what means he had worked out his extraordinary discoveries, he modestly answered: "By always thinking unto them." At another time he thus expressed his method of study: "I keep the subject continually before me, and wait till the first dawnings open slowly by little and little into a full and clear light."—Samuel Smiles.

LA BANQUE NATIONALE

FOUNDED IN 1860

Capital	-	-	-	\$2,000,000.00
Reserve Fund	-	-	-	\$1,300,000.00

Our system of Travellers' cheques has given complete satisfaction to all our patrons, as to rapidity, security and economy. The public is invited to take advantage of its facilities.

Our office in Paris (rue Boudreau, 7, Square de l'Opera) is found very convenient for the Canadian tourists in Europe.

Transfers of funds, collections, payments, commercial credits in Europe, United States and Canada transacted at the lowest rate.

Moose Jaw, Sask.

The ratepayers have passed a by-law authorizing the street cars to run on Sundays, and the by-law granting certain concessions and a free site to the George White Sons Company, implement manufacturers, of Brandon, failed by a few votes to receive the necessary two-thirds majority.

The Bank of Saskatchewan, with headquarters in Moose Jaw, is getting ready for business. Eastern financial men have been in the city preparing for the opening and it is stated that the stock of the new bank will be placed on the market at an early date.

The installing of a temporary pump and apparatus, etc., to replace that which was destroyed in the recent power house fire, has been rushed and is now in operation.

Moose Jaw's new hotel, The Empress, has been opened for business. Mr. Harry Meade, the proprietor, whose former hotel of this name was destroyed by fire last February, purchased this building before it was completed, put in an army of workmen and rushed the building to completion.

All records for building in the history of Moose Jaw were found to be broken when the permits were totalled for the month of May.

The total amount of the permits for the month amounted to \$1,175,285.

The highest month for any previous year was June, 1911, when the permits totalled \$752,165, and the permits for May of this year are in excess of this figure by the handsome margin of \$423,120.

Customs returns totalled \$173,783, as against \$41,411 for the corresponding month last year. Clearing house returns amounted to \$5,037,086, as against \$3,411,958 for May, 1911.

The issue of permits during the present season figures about \$1,000,000 monthly; and many new residences are going up in almost every part of the city.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric

light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,-402. This had increased by 1911 to \$27,-770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Are you working your way through college?

❏ Would you like to win a college course?

❏ The Busy Man's Canada offers a splendid money-making proposition to self-supporting students.

❏ It is specially adapted for working during vacation.

❏ Many high-school boys have secured the funds for a college education by working spare time.

❏ If you are dependent upon your own resources for a college education, or desire to help out the folks at home, we can solve your problem for you.

❏ Sit right down to-day and mail a letter asking for particulars to the manager of

THE BUSY MAN'S CANADA
79 Adelaide Street East
TORONTO

Moose Jaw, Sask.—*Continued*

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.



And everything that is satisfied dies at the top.—Elbert Hubbard.



Business is done on enthusiasm, animation, persistency.

We put too much faith in systems, and look too little to men.—Benjamin Disraeli.

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We specialize in Saskatchewan Farm Lands and Moose Jaw city property. Write for price lists and maps.

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There are lots of openings for wholesale and retail business.

MOOSE JAW is situated in the most prosperous, most uniformly successful grain-growing district of the whole West. The farmers all have money and they spend it in MOOSE JAW.

For any information on any subject—write

H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Ottawa, Ont.

During last year six hundred and fifty-seven buildings were erected in Ottawa. The total cost was but a few hundred dollars below the three million-dollar mark. Building Inspector Fotheringham estimates that the prospects for the present year are just as ample. Last year's satisfactory total of \$3,000,000 is in no way phenomenal, having been exceeded by \$25,000 the year previous and by over a million dollars when the totals included such costly structures as the Chateau Laurier and the Central Station.

The civic plans for this year are quite as plethoric. No less than one million dollars will be spent on city works, according to City Engineer Ker's estimates. Ten miles of pavements and concrete sidewalks, twelve miles of sewers and drains will be laid, the Bank street traffic and aqueduct, and probably the Bronson avenue viaduct and other municipal undertakings are all on this year's calendar. Fifteen hundred men will find employment on these works.

Truly these are growing times for Ottawa.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill pro-

ducts, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	812,000.00
Gross assessment, 1910.....	86,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00



Sympathy and kindness go a long way in business.



If there is peace in the home, there is peace in one's work.



It was stated that the value of architecture depended on two distinct characters: the one, the impression it receives from human power; the other, the image it bears of the natural creation.—Ruskin.

Arthur LeB. Weeks

ARCHITECT

Canada Life Building

Ottawa

Port Arthur, Ont.

The ratepayers have passed the car works by-law and several other by-laws, totalling over \$161,000.

The C.P.R. has notified the Mayor that the company will build here a cleaning elevator in time to deal with the fall crop, capacity 1,000,000 bushels.

Tenders are called for offices and telephone exchange to cost \$15,000. Architects, Hood & Scott; 3-storey, 32 x 50, concrete foundation, brick, steel beams, hot water heating, electric lighting, oak and maple floors, fire escapes and passenger elevator.

Permission has been granted by the Legislature to consolidate \$1,885,000 worth of bonds for the city.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more

than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

Col. S. W. Ray is Mayor; J. McTeigue, City Clerk; W. J. Gurney, City Treasurer; President Board of Trade, F. S. Wiley; Secretary, N. G. Neill.

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PORT ARTHUR, ONTARIO 26

"Not the Biggest, but the BEST"

ALGOMA HOTEL PORT ARTHUR

15 Large Sample Rooms

MERRITT & HODDER, Props.

Rates \$2.00 to \$3.50, American Plan 16

The West Shows the East

(From the St. Thomas Journal)

A small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Port Mann, B.C.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

The townsite covers 1,250 acres on the north bank of the Fraser River. Of the beautiful waterfront, extending two miles in length, a large portion has been reserved for wharves, grain elevators and manufacturing industries.

The Canadian Northern Railway will this month place on the market an additional fifty acres, which they are to open up immediately west and adjoining the townsite of Port Mann. This has been brought about by the total selling out of the original townsite, showing the need of more land for this new western C.N.R. terminal.

In preparation for the placing of the additional land on the market, Mr. Frederick S. Todd, of Montreal, the landscape artist who laid out the original townsite, has been sent to Port Mann, where he is superintending the laying out of the new subdivision. It will be laid out similar to the present townsite, with a number of diagonal streets stretching clear across it.

Almost simultaneous with the placing on sale of the new subdivision, the C.N.R. will commence construction operations this month on the large railway shops and roundhouse to be erected at Port Mann. It is announced that the estimated cost of these shops will be between a half and three-quarters of a million dollars.

It is now definitely stated that the Car-

negie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

The Cement Builders, Ltd., have commenced operations on their new plant, which consists of a new building three storeys high; a brick engine house containing engine and boilers; a first-class ten-chamber brick and concrete roof drying building; new modern kilns; modern fans and other appliances, making the whole outfit most complete. The capacity of the brick machinery is 100,000 per day, and of the dryers, 128,000 brick every thirty-six hours. The new kilns have a capacity of a million and a half of brick. The power plant is equipped with two 150 h.p. Waterous boilers and a 225 horse-power McEwen engine and a smaller 25 h.p. of the same make. The company have clay enough to keep them busy for 20 years, and will later employ about 100 men. The capital of the company is fully subscribed, principally by Red Deer and English capitalists.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Harry J. Page PORT MANN SPECIALIST

Will on application send you FREE of cost descriptive circulars, maps, plans, and a lot of reliable information about the coming Railway and Industrial CITY OF PORT MANN

The Pacific Coast Terminus of the Canadian Northern Railway, where Trans-Continental Rails and Ocean Boats meet.

HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

Regina, Sask.

A handsome booklet, advertising the wholesale and retail firms of Regina, as well as Regina city, was prepared containing the full two days' programme of the Grand Council meeting of the United Commercial Travellers of America, which took place in Regina on June 14 and 15.

The Collegiate board are having plans and specifications prepared for the additions to the Collegiate building, which will cost about \$80,000. Eight classrooms and a large gymnasium will be added to the east side of the building.

J. H. Haslam, of Regina, has completed the formation of a \$5,000,000 concern, with British capital, for the exploitation of the Estevan coal fields.

The Melville-Regina branch of the G.T.P. has been officially opened.

Eleventh Avenue property, with a frontage of 70 ft. on the Avenue and 125 ft. on the lane, between Smith Street and McIntyre, has been purchased by Messrs. Ehman Bros., the former owners being Messrs. R. G. Waddell,

Tanner, and Kerr. This property changed hands at \$900 a foot, the total purchase price being \$63,000.

Messrs. Parry and Sturrock have purchased 1,000 acres of land on the south side of the city, adjoining Albert Street. The firm state that they do not intend putting the property on the market again for some little time.

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in

REGINA

The Best City in Saskatchewan

Ask for map and look for
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"The Active Pocket People"

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Walker-Knisely Co.

1835 Scarth St.
Regina

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REGINA The Capital, Financial Educational, Commercial and Railway Centre of the Province of Saskatchewan

¶ A city of large commercial buildings, big warehouses, beautiful homes, splendid parks, paved streets, and supplied with an abundance of pure spring water, situated in the heart of the finest dry farming district in the world.

¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

ANDERSON, LUNNEY & CO. REGINA, SASKATCHEWAN

Appraisers, Valuers, Real Estate, Western Bonds and Mortgages

Regina—Continued

Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treas-

urer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.

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For Warehouse Sites, Business
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FINANCIAL AGENTS

1770 Scarth Street
REGINA, SASKATCHEWAN

Reference: Imperial Bank of Canada

PREMIER PLACE just between G.T.R. and C.N.R.
yards and shops, on two-mile
radius from Regina Post Office. Lots \$5
to \$16 per front foot. Plans and par-
ticulars for a postal.

Hotchkiss & Kennedy
REGINA, SASKATCHEWAN

Saskatoon, Sask.

By procuring one of the best men on the American continent to pilot the city through her days of infantile industrial growth, the directors of the Industrial League have made a step in the direction of making Saskatoon the premier commercial and industrial centre not only of the Province of Saskatchewan but of Western Canada in general.

James A. Bell, who up to the present time has been the secretary and manager of the Board of Trade in Harrisburg, Pa., is the man, and he comes to Saskatoon to assume his new duties as Industrial Commissioner on July 15, at a salary of \$7,500 a year. Mr. Bell comes highly recommended by H. M. Weir, who organized the League campaign here early in April, and also by Milton Carmichael of Detroit, who was also considered as a possibility for the position.

Saskatoon's assessment for 1912 is \$36,734,270, made up as follows:

Land.....	\$35,534,495
Improvements.....	2,910,455
Business.....	1,417,215
Total.....	\$39,862,165
Exemptions.....	3,127,895
Net Assessment.....	\$36,734,270

It was deemed best by the officials that the figure should be kept down as low as possible, and after it was found that the amount would run between forty and fifty millions, it was decided to make the necessary cuts.

It is not likely that the general rate of 13 mills will be changed this year. It is just possible that the school rate may be lowered a little. Last year it was 5 mills. At present the assessors are busy at work differentiating between the rates for the separate and public schools. This year the public schools will require \$132,000, while the separate schools are only asking for \$15,000.

The opportunity is now to be offered to investors to secure an interest in new industries locating in Saskatoon from time to time through the medium of the local industrial league. The idea is that if railways can build miles of trackage on public credit, then small industries should have a chance to do the same on private credit. The amount of the league's subscription in each instance will be in direct proportion to the proposed ex-

penditure of the concern locating here. It is believed that the idea will become very popular with both large and small investors. The league is capitalized at \$1,000,000.

Saskatoon's water revenue for 1911 amounted to \$46,118.68.

Saskatoon's population eight years ago was only 113. To-day it is 18,096. A notable feature of this development is the fact that it has been paralleled by the progress of the city's tributary trade territory, which embraces a prosperous region of some 45,000 square miles, and includes within its confines over 180 thriving towns and villages, having direct railway connection with Saskatoon.

The school attendance is 1,824, assessment \$23,392,528, and tax rate only 18 mills.

Total building permits for 1911, \$5,028,368; bank clearings, \$64,090,952; customs revenue, \$681,336; postal revenue, \$78,815; net assessment, \$23,259,687.

The President of the Board of Trade is Malcolm Isbister; Commissioner is F. MacLure Sclanders; James Clinkskill is Mayor; R. M. Keating, Treasurer; Geo. H. Clark, City Engineer; Andrew Leslie, City Clerk, Malcolm Isbister; Postmaster; Thos. Heath, Fire Chief; R. E. Dunning, Chief Police.

SASKATOON

INVESTMENTS IN CITY PROPERTY AND FARM LANDS

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Trackage and Sub-Division
Property.

All communications will re-
ceive the most prompt atten-
tion.

STRATON & BRUCE
McKay Bldg., Second Ave.

Sault St. Marie, Ont.

The city is situated on the St. Mary's River, where power is generated for the immense and varied plants of the Lake Superior Corporation and its allied industries. These include three blast furnaces, coke ovens, open hearth and Bessemer steel plants, rail mill, structural steel, bar and billet mills, rail fastenings, splice bar, tie plates, etc.; bolt and nut works, charcoal, alcohol and acetate plant, railway car building works, ore and coal docks, copper and nickel smelters, veneer, saw, shingle and stave mills, iron and brass foundries, sulphite-pulp and ground wood-pulp mills, oil refineries and other industries of no mean importance. Lake Superior is the Mill Pond for the water-power, and St. Mary's River the waste waterway. 100,000 horsepower can be generated here.

Figures of last year's business and progress show that Sault Ste. Marie is fast coming to the front rank of mid-western cities. Post office returns for the year give money orders \$595,600, postage stamps \$25,078, and postal savings \$122,014, in every instance about double the amounts of 1910. Customs returns totalled \$768,617 and building permits reached \$4,588,647. Local railway freight handled during the year was 706,275 tons, and through freight handled over two million tons. Local marine freight is estimated at 150,000 tons, while marine freight passing through the Ontario Saultlocks approximated about 31,064,000 tons. The population of the city has reached the 17,000 mark.

Sault Ste. Marie is now an incorporated city. Its population is 11,000.

Six million dollars are now being spent in industrial construction here.

The railway facilities are: C.P.R. and Algoma Central and Hudson Bay Railway. The Manitoulin and North Shore road is now building to have connections here. There

are four miles of electric street railway within the corporation.

The population is 10,613, and the assessment is \$5,967,764; tax rate, 20 mills. There are good macadamized streets, cement sidewalks, electric light and power, water mains and sewers, local and rural phones, with the Bell long distance line about completed. C.P.R. and G.N.R. telegraph; public, separate, high and technical schools, Government municipal buildings, custom house and good hotels.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.



Money talks—and the chap who has it is usually a man of few words.



Never judge a man's fondness for cabbage by the cigars he gives you.



Some men are like pyramids, which are very broad where they touch the ground, but grow narrow as they reach the sky.—Beecher.



What carries with it more of awe and majesty than the sight of the unconquered, unconquerable soul of a man battling against odds and defeat as a sure result?

O'CONNOR & SHERIDAN

Real Estate and Mining
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SAULT STE. MARIE, ONT.

Industrial Sites and High-class Investments

REAL ESTATE	Chitty, Moffly & Chipley SAULT STE. MARIE Realty in all its Branches	REAL ESTATE
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St. John, N.B.

The general manager of the Canadian Bank of Commerce, visiting the Maritime Provinces recently, observed what he believes to be a well-founded confidence that a period of substantial expansion has been begun. There is perhaps no better evidence of this confidence than the activity and advance in the price of real estate. The movement is without parallel, and continues with unabated interest. Several more farms in the outskirts of the city, both on the east and west sides, have been purchased by syndicates, and in the city an option was recently taken on a large brick building on King Street, and also on a most desirable corner lot, on which it is said a large apartment house may be erected.

Cement propositions are attracting a good deal of attention at the present time. Not only is it stated that an English company, with large capital, is likely to close with a St. John proposition, but another English company is negotiating with a view to the establishment of a cement plant in the oil shales region in Albert County. This is the enterprise in which Senator Domville is interested.

The annual report of the City Chamberlain shows that the assets of St. John largely exceed the liabilities, and that last year, despite an issue of bonds for permanent improvements, the city's debt was reduced by more than \$64,000.

The exports by the winter steamships from St. John to trans-Atlantic ports is now close to \$15,000,000 in value, over a million and a half ahead of the business for the like period last year.

The population is 52,341 (an increase over last year of 4,800), assessment \$637,760, tax rate 1.94 (land values only). There are fifty-two miles of paved streets (creosote, wood block, granite block, bitulithic), and over 77 miles asphalt sidewalks.

There are fifteen miles of street railway, market every day, which is one reason for the low cost of living.

The banks and their managers are: Bank of New Brunswick (5 branches), A. McDonald, C. H. Lee, T. G. Marquis, D. W. Harper, A. J. Macquarie; Bank of Nova Scotia (2 branches), E. S. Esson and E. S. Crawford; Royal Bank (2 branches), T. B. Blain and

R. E. Smith; British North America (5 branches), A. P. Hazon and C. A. Robinson, with three assistant-managers; Union Bank, W. A. Connor; Montreal Bank, E. M. Shadbolt; Bank of Commerce, C. W. Hallamore; Merchants' Bank, F. J. Shreve.

T. H. Estabrooks is the President of the Board of Trade, and W. E. Anderson, Secretary.

Municipal Officers are: Jas. H. Frink, Mayor; Adam P. McIntyre, Comptroller; Wm. Murdoch, C.E., City Engineer; H. E. Wardroper, City Clerk; D. G. Lingley, Chamberlain; E. Sears, Postmaster.



Stettler, Alta.

There are good openings here for furniture store, butcher, painter, brickyard, wholesale houses, sash and door factory, tannery, cement plant and flax mill.

Stettler is between Lacombe and Moose Jaw, at the intersection of the C.P.R. and C.N.R., Vegreville and Calgary branch, 49 miles east of Lacombe, on the Calgary and Edmonton branch. The population is 1,800. Assessment roll, \$1,107,500; tax rate, 25 mills.

There are municipal buildings, public school (cost \$50,000), opera house, fire hall, flour mill, creamery, steam laundry, machine shops, and good hotels, municipal waterworks and electric light plant; local, rural and Government telephones; C.P.R., C.N.R. telegraph and express.

There are four miles of plank-paved streets, and two and one-half miles of sidewalks.

The Secretary of the Board of Trade will give full information.

The banks are: Traders, managed by A. H. Preston, and the Merchants', by J. H. Johnson.

Municipal officers are: J. P. Grigg, Mayor; D. Mitchell, Secretary-Treasurer; Miss K. L. Raemer, Postmistress; W. W. Sharpe, President of the Board of Trade; D. Mitchell, Secretary.



Moderation in the carrying out of what is good and right is rare. What we commonly see is either pedantic delay or reckless hurry.—Goethe.

Toronto, Ont.

Commenting on the real estate situation in Toronto the *World* recently had this to say: "Everything looks fine for the real estate buyer. At no time during the year has the situation been more hopeful, the big men more optimistic, the offerings better.

"We're five thousand houses short in Toronto now. Fifty thousand more people will make their homes here this year. The railways have proclaimed their faith in Toronto, and will spend twenty millions for added facilities—and this is only a start. There'll be an announcement shortly which will mean that Toronto is to be one of the great radial cities of the continent. The *World* knows of three skyscrapers that will go up when private negotiations are closed. A big industrial town is planned for the outskirts. Factory sites can't be found fast enough now for the firms that want them.

And never were real estate investors given such good property as at the present time. The speculators have retired from the market and the land men have had to put on properties of high quality, properties improved and ready for house building.

Fourteen months ago thirty acres of land on the north side of the Kingston road, near the old golf grounds, was purchased for \$20,000. The same property has now changed hands again for just double that amount.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

"The whole market is now on a substantial footing. City house and central property is

adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

The Board of Directors of the Canadian National Exhibition for 1912 is as follows: Hon. Pres., Geo. H. Gooderham; President, John G. Kent; 1st Vice, Jos. Oliver; 2nd Vice, Noel Marshall; Executive Committee, Section A, Ald. John Dunn; Section B, George Booth; Section C, R. Fleming; Chairmen of Committees: Horses, J. J. Dixon; Cattle, Robt. Miller; Dairy, W. W. Ballantyne; Women's Work, Noel Marshall; Agriculture, H. R. Frankland; Manufactures, Geo. Booth; Education, C. A. B. Brown; Fine Arts, W. K. McNaught; Poultry, A. Atkinson; Dogs, W. P. Fraser; Grounds, R. H. Graham.

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is G. R. Geary; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley

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Vancouver, B.C.

Vancouver's bank clearings for May broke all previous records, amounting to \$55,979,196, an increase of \$1,947,578 over the previous record made last November. Clearings for May, 1911, were \$46,522,543. For the first five months of 1912, the enormous sum of \$249,988,148 was reached.

Building permits: May, estimated, \$1,600,000 for 341 buildings; May, 1911, \$2,388,050, for 284 buildings.

Customs receipts: May, 1912, \$702,000; May, 1911, \$649,552.99.

Land registry: May, 1912, \$29,802.83 (new record); May, 1911, \$25,819.30.

City water collections: May, 1912, \$37,500; May, 1911, \$18,250.73.

Among the buildings on which operations have recently been commenced, the structure at the corner of Broadway and Main Streets is rapidly soaring skywards, and already has become quite a landmark. At the corner of Tenth and Main Streets it is understood a large steel frame building is to be erected in the near future. Excavation work has been completed, and rapid progress is being made with construction work on the three-storey structure now being built at the corner of Eleventh and Main Streets, and a two-storey addition to the block near the corner of Eighth Street is to be proceeded with shortly.

The building at the corner of Eleventh Street, it is estimated, will cost in the neighborhood of \$60,000, which, together with \$37,000 for the site, will bring the total value up to nearly \$100,000. The addition to the other structure mentioned will cost around \$20,000.

A 44-foot lot on the west side of Main Street, between Eleventh and Twelfth Streets, which changed hands a few days ago, involved a consideration of \$19,000. Another fine building is to be erected on this property within the next few months, it is stated.

The Dominion Government will order a complete survey of the port of Vancouver, with a view of laying out a big dock and harbor scheme. An appropriation of \$500,000 was made for this work in the estimates, and ultimately several millions will be spent.

The building permits issued in Vancouver during April totalled about \$1,500,000.

The Hudson's Bay Co. will erect in Vancouver a new store to cost \$1,500,000. The United Buildings Corporation will erect on Granville Street, east side, between Dunsmuir and Georgia, a block below the Vancouver Hotel, a building ten storeys in height on the full size of the lot, and a tower of eight storeys above this, to conform with the city building laws. The total cost of the structure and lot will be about \$800,000.

Molsons Bank have taken out a building permit for \$80,500 for the new branch on Hastings Street. One million dollars is asked for the laying of pavements in the city of Vancouver. An opera house, to cost \$600,000, will be erected just west of the court house.

The Union Bank of Canada has established a new branch in Fairview, Vancouver, at 2418 Granville Street. This bank now has seven branches in Vancouver.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, ———; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., ———; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D.

Vancouver—Continued

McGowen; Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C.

Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

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Victoria, B.C.

At the second annual meeting of the Victoria Stock Exchange the following officers were elected for the ensuing year, viz.: President, N. B. Gresley; Vice-President, C. M. Lamb; Hon. Secretary, C. F. de Salis; Hon. Treasurer, R. B. Punnett; Executive, F. W. Stevenson, P. Oldham and B. J. Perry.

The highest building in Victoria, B.C., will be erected this year for R. D. Rorison, of Vancouver. The building, which will be twelve stories high and have a frontage of one hundred feet, will be erected opposite the legislature buildings, looking out towards the harbor, to be constructed of concrete and terra cotta.

The assessment of Victoria for the current year is \$88,610,620, being \$71,635,710 on land, and \$16,974,910 on improvements. Last year the figures were \$60,007,985, being \$46,516,205 on land and \$13,491,720 on improvements. Victoria does not tax improvements, but continues to assess them to increase the city's borrowing power.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H.

Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.



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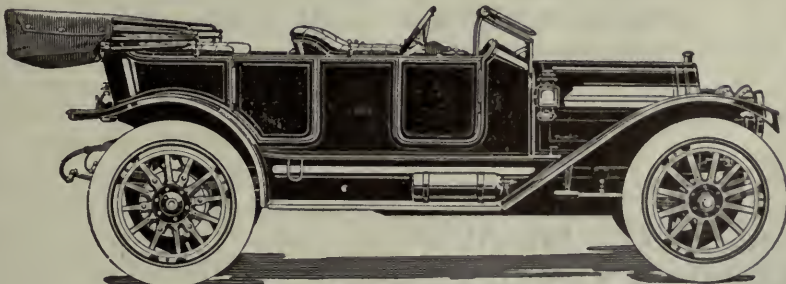
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T-55, 5 or 7 Passenger, 50 H.P., 126 in. Wheel Base	\$2,350

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A city of great business enterprise—one hundred million dollars
in one week's bank clearings.

A city of unexcelled educational facilities.

A city of unparalleled beauty.

The business man's model city and community.

The manufacturer's goal on the Pacific.

The outlet to the Panama Canal.

The shipbuilding city of Western Canada.

The city with a present and a future.

The residence city without an equal anywhere.

Best climate — Best living — Best people

No extremes of heat or cold—Most sunshine

Least fog—Annual rainfall 25 to 28 inches.

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VICTORIA, B.C., CANADA

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Weyburn, Sask.

The month of May saw a continuation of the marked progress achieved during the preceding thirty days, and gave still further foundation for the belief that Weyburn will, this year, excel the record of any city of equal proportions, in point of development and advance, in the Canadian West.

The Customs receipts for the month totalled \$16,691, as against \$16,688 for the previous month, and \$13,060 for the month of May last year. The total for the fiscal year to date is \$33,379, against \$30,849 for the corresponding months in 1911.

The postal revenue from the sale of stamps at the local post office continues to show a remarkable advance. During May stamps to the value of \$1,261.55 were sold, against a sale of \$1,041.34 during May, 1911. The sales for the current fiscal year (two months) amount to \$2,544.65, as compared with \$1,781.21 in the corresponding period of 1911.

Owing to the continued wet weather experienced for the past few weeks, little new is to be recorded in the construction line. Permits amounting to over \$50,000 were taken out during the month, mainly for smaller structures. The building permit by-law was not in force until this year, and consequently its existence is not yet generally known, so that a considerable amount of building is in progress for which permits have still to be issued. The total of permits this year to date is within a few dollars of \$300,000.

In addition to the industries located in Weyburn during the previous month, viz.: Foundry, bottling plant, creamery, sash and door factory, and electrical contractor, negotiations have been practically completed for the establishment of a steam laundry with \$15,000 plant, and a tent, awning and mattress factory. The principals interested in these concerns have visited the town and have selected sites for their buildings, and will begin construction before the end of the month.

The buildings for the sash and door factory and bottling plant are almost complete, and machinery is being installed. Work has begun on the building for the dairy and creamery plant.

Negotiations opened last month for the establishment of other industries are further

advanced, and there is a good prospect that within the next month the town will boast the following concerns:

Dye Works, Gasoline Engine Plant, Carriage Factory, Wire Fence Factory, Manufacturing Grocery Plant, Steam Bakery, Cigar Factory, Knitting Factory, Packing Plant, and possibly two Distributing Warehouses.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital. Large numbers of houses and stores will be needed for rental, and building in Weyburn will prove a very profitable investment.

The Saskatchewan Dairy Co. has just established a branch creamery here, and numerous other industries are likely to locate within the next few weeks.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, C. H. Hartney; Bank of Montreal, R. S. Whately; Home Bank, J. K. Hislop.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. K. Cooke; Mayor, John McTaggart; Clerk, G. Ross; Postmaster, F. McCowan.

1910 assessment, \$1,455,454; 1911 assessment, \$1,780,875.

Winnipeg, Man.

A unique scheme to attract new industries to Winnipeg is planned by the Industrial Bureau, with the co-operation of the city council. Ready-made factories, fully equipped with trackage, electric power, water, etc., will be offered at low rentals to manufacturers wishing to establish themselves in Winnipeg. The city is to furnish the site, which has already been selected. It consists of the triangular area, about three and one-half acres in extent, lying beyond the tracks of the Canadian Pacific Railway, West Selkirk branch, in the northwest corner of the exhibition grounds.

Here the Industrial Bureau proposes to erect a number of factory buildings on the unit system, making available to large or small industries whatever factory space each may require. Tentative plans have already been secured, and show a plain concrete erection of four storeys, so planned as to permit of indefinite expansion by the addition of similar units. Spurs from the Canadian Pacific Railway tracks crossing the site will give ample trackage back and front.

The intention of the Bureau is to proceed with the financing of the scheme exactly as was done so successfully with the Industrial Building at Main and Water Streets. Members of the Bureau, leading merchants, real estate men and business men generally, will be asked to guarantee the bonds of the Bureau for this particular purpose, in units of \$1,000 each. With these guarantees obtained, it will be easy to raise the cash needed for building, and the rents accruing will be applied to repaying the money borrowed.

The scheme is designed solely to attract new industries to Winnipeg and is bound to prove attractive to the smaller manufacturers who may not have the capital to buy a factory site, or erect expensive buildings. A fair rental will be charged, but because of the system to be followed and the small expense of the site, the rents will be comparatively very low.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,-440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

The business tax assessment shows an

increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6 $\frac{3}{4}$ per cent. of annual rental, will this year yield the city \$307,952.

Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants', W. J. Finucan.

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Winnipeg—Continued

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supplies, building materials, stoves, ranges and furnaces.

The Mayor is R. D. Waugh; City Clerk, C. J. Brown; City Treasurer, R. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. R. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, E. A. Mott; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

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References: Eastern Townships Bank

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THE BUSY MAN'S CANADA

Published Monthly in the Interest of Canadian Progress and Development

VOL. III

SEPTEMBER, 1912

No. 2

Topics of To-day

COAL STRIPPING IN ALBERTA

All kinds of coal are to be found in Western Canada, as well as all kinds of mining. The cover is generally of a soft nature, making underground mining in many parts difficult.



By D. B. DOWLING.

IT may be said with a good deal of truth that all kinds of coal are to be found in Western Canada, and likewise examples of all kinds of mining. The outcrop of coal gives long and wide areas in which the cover over a seam is shallow. In this district the cover is generally of a soft nature, and so renders underground mining seams in the flat lying measures of Eastern Alberta difficult.

Several enterprises have been originated with the object of mining the coal by removing this cover, and the accompanying photographs of the principal one will, it is hoped, prove interesting as a new departure in coal mining.

From the large area to which this class of mining may be applied, it is readily seen that the success of the venture is important. From Tofield, where one of

the Edmonton seams outcrops, southward for 130 miles, what is practically the continuation of one seam of coal has been discovered at intervals by settlers, partly in digging wells and at other places exposed in shallow valleys.

The results demonstrate that for this distance and for possibly a width of over half a mile, coal with a thickness varying from a maximum of eleven feet to a minimum of about four feet, can be obtained by stripping the surface cover. The photographs of the Tofield locality (by courtesy of the *Canadian Mining Journal*) show the operation of steam shovels removing about 19 feet loose sandstone and shale and the loading of coal from a 9-foot seam. Another photograph is of stripping by team and scraper at Castor, Alberta, and the exposure of about seven feet of coal.

Coal Stripping in Alberta



Tofield, Alberta—Steam Shovels in Operation. Lower Shovel on Coal.



Tofield, Alberta—Loading Coal from a Nine-Foot Seam.

THE COST AND COMFORT OF LIVING— TO-DAY AND YESTERDAY

A comparison of actual conditions shows that though living is higher to-day it is more pleasant than in grandfather's day. If our forebears lived long it was because of the truth of the old saying that work never kills. Read this article and cultivate contentment under modern conditions.



THE other day the *Montreal Standard* had an article discussing the high cost of living from the standpoint of the man in the street, who draws his conclusions from his own observations without the aid of the political economist, and in which the view was expressed that much of the high cost of living is due to extravagance, and to vulgar display—to the wide departure from the way “in which grandfather lived.”

This article has called forth another, which presents a different view of the interesting question, and draws another picture of the “good old times,” when grandfather lived the simple and cheap life, and saved money. The writer holds that, while the past may have been good enough for those who lived in it, it would not do at all, even if it could be recalled or repeated, for the people here and now.

He has no longing for the conditions of life under which grandfather lived, although the price of eggs may have been considerably less than now.

The Economics of It

In what may be called the popular discussion of the high cost of living, he writes, “Much confusion of thought arises from want of attention to the difference between values and prices. When the meanings of these terms are kept in mind one has a better chance of forming a correct estimate of the comparative advantages and disadvantages

of the economic conditions of to-day and those of some earlier period. A couple of definitions are, therefore, offered—a little political economy, but not enough to rouse the jealousy of the learned members of the staff of our industrious Department of Labor, who look upon this field of enquiry as their own special preserve.

And in order to feel that we are on solid ground, let the definitions be quoted from a recognized authority—Thorold Rogers, the well-known English writer on political economy.

The value of all objects and services in demand, writes Rogers, is due to the cost of production. . . . This value either rises or falls according to the easiness or difficulty with which the object or service may be obtained; and as values are relative to other values, the value of any one article may and does vary as the circumstances under which it is produced vary. . . . Values, therefore, are relative to each other. It will be seen in consequence that there can be no universal rise in values.

So much for value. Now as to price. “The price of an article,” says our author, “is its estimate in some one uniform measure.” Or “price is the measure of an article by one standard, value is the measure of any one object by all other objects.” To determine values the cost of producing an article is compared with the cost of producing another, and the cost of production depends upon the amount of labor spent in the process of production. But prices are determined by one uniform

measure, and that measure is money, and the basis of money is gold.

If all this be true, then the value of most articles must have been greater in grandfather's time than it is to-day, because their production involved much more labor. It required then much more labor to produce a bushel of wheat, to raise an ox fit for market, to weave a yard of cloth, to make a suit of clothes, than it requires to produce these things to-day. In comparison with one another their values were greater than they are now.

Why Confusion Exists

But it is not about values, but prices, that people commonly speak, and it is because of that that so much confusion of thought exists. The price is determined by measuring the article by the common standard, which is money. When this is done, it is found that it required less money to buy the ox or the suit of clothes in grandfather's time than is required to make a similar purchase to-day. And so we say that beef or clothes were cheaper in grandfather's time than they are at the present day.

But is the measure of prices to-day exactly the same as that grandfather used? It is the same in name and kind, for it was money then as it is money now, and now as then the basis of that money is gold. Gold was made the standard measure of prices because, among other reasons, it is usually produced in nearly equal quantities by nearly equal labor, or at nearly equal cost throughout a number of years. That is, throughout a given period its value does not fluctuate. The measure of prices remains the same.

Gold Varies in Value

This is true for short periods, but over long periods of time the labor necessary to produce equal quantities of gold may and has varied; and economists tell us that we are passing through a period of

variation; that during the past quarter of a century the world's stock of gold devoted to use as money has greatly increased, and that this recent production, in comparison with the productions of other periods, has been obtained with less labor.

In comparison with other articles of commerce, gold is less valuable than it was, so that the man offering gold in exchange for an ox or a suit of clothes must now offer more gold than grandfather would have had to offer for like things. Prices have increased because of the change in the measure of prices.

The question can be looked at in this way—the price of a suit of clothes in grandfather's day was, for instance, fifteen dollars; the price of a suit to-day of equal usefulness is twenty-five dollars. Did it not require as much labor on the part of grandfather to obtain the fifteen dollars as it now requires on the part of the son to obtain the twenty-five?

Features of the Good Old Times

So much for the theoretical side of the case. Let us now close our books on political economy, and, looking backwards, recall the "good old times," and obtain a picture, sketchy and imperfect it may be, of the conditions under which grandfather lived.

It is human nature to paint the past in roseate colors, and the more remote it is the more brilliant the paints used. If anyone wishes an elaboration of this idea let him read Macaulay's summing up of his account of England during the first half of the seventeenth century.

In this discussion of British constitutional questions public men are always looking for precedents and harking back to the long ago days of the early Plantagenet kings as if that was the Golden Age, whereas, if they could recreate the conditions of that time and establish them here for just a week, the people would rise in rebellion and kick their public men into the sea.

If the man who hankers after "the good old times" had to work and live for a month as grandfather worked and lived, he would consider that he had suffered enough to entitle him to a supplementary chapter in Fox's Book of Martyrs.

Why We Look Backwards

Why this proneness to look backwards on the part of individuals and nations—this making a paradise of the past and longing to set it up? It is due, as Mark Twain would say, to "pure cussedness."

We long for the past because we know that we cannot have it; and the more we realize that we cannot have it, the more we long for it. If we could bring it back, after an experience of five minutes we would kick ourselves that we had not been content to "stand pat" and play the game out with the present hand.

Now about grandfather: If he were a farmer he cut his hay with a scythe, and his grain too, and gathered it up with a hand-rake, and unloaded it in the barn with a pitchfork. A plough and harrow, a wagon and cart, some scythes, hoes, axes and forks, comprised about his entire stock of agricultural implements.

His grain he threshed with a flail and it was cleaned by winnowing it in the wind. The milk of his dairy was kept at home, skimmed night and morning, and the cream pounded into butter by a dasher churn, which would give the wife of a modern farmer nervous prostration just to look at.

If the grandson had to till the soil under conditions the grandfather had to contend with, he would consider himself to be in the same class as the rubber slaves of South America.

Grandfather had no ice house, and no fresh meat after warm weather set in. In winter he heated his house with wood-burning stoves, and when he left the

side of the stove to go to bed he retired into cold storage. His underwear was made of home-woven flannel, durable and warm to be sure, but the grandson would think it more suitable for use as a horse-blanket than for wear on a man's back. For footwear grandfather had cowhide, long top-boots, about as pliable as iron and not much warmer on a winter day; and his winter's days were practically all spent out of doors in the woods getting out logs for lumber or fuel, on the road, drawing the logs to the mill or making long trips to the market town. The wonder is that in the winter grandfather accomplished so much when it is remembered that he had to devote the greater part of his time to the work of keeping his feet from freezing.

Market Was Distant

The nearest market for his farm products—his beef and pork, his butter, eggs and grain—would be miles distant. In the autumn the roads were practically impassable, and so, the "teaming" was put off till snow came. The result was that most farmers were offering their produce at the same time. The market—and it was almost wholly a home market—was glutted; the farmer was away from home with expenses running up, and he had to sell for what he could get. Butter was then brought to market six months old, and although enough salt had been put into it to make a sailor complain, a large part of the butter was strong enough to knock the market down. Much of the butter that grandfather offered for sale would drive his grandchildren out of the house, if it were put on the table.

Handled Little Money

Grandfather handled very little money. The needs of the house that could not be supplied by the farm were obtained from the village, or cross-roads store. An account was run for a year, and in

making his charges the storekeeper took good care to see that he was paid interest on his advances. Usually in the autumn the account was squared up, the farmer paying in grain or cattle or hay.

If our grandfathers lived long it was because of the truth of the old saying that work never kills.

Their fathers, most of whom were United Empire Loyalists, came almost empty handed to the Canadian wilderness, and in the little clearings made by their axes, they built their log cabins and sowed their first crops. The clearings expanded into fields before they passed away, but the work of making a country of the wild places had only com-

menced, and through a trying period of development it was carried on by their sons, who were our grandfathers.

Their toils were arduous, their hardships many, and because of their achievements they deserve the gratitude of those who are now enjoying the fruits of their labors; but to say that their times were better and brighter and more remunerative than these is to ignore the well-known facts of the case, and also to deny to our grandfathers the tribute of praise their industry, perseverance and devotion to those dependent upon them so fully deserve. .



Art is long; life is short; judgment hard; opportunity fleeting.—Goethe.



DO WE NEED A FEDERAL DEPARTMENT OF MEDICINE?

An Ottawa paper sees in medical activity for the creation of such a department another effort of the political doctors to increase their already too-strong monopoly. Inoculation for typhoid is ridiculed.

Why not inoculate the rivers with sewage serum and protect them from further contamination?



"THE political doctors are still working for the establishment of what they call a Federal department of public health, but what would really be a Federal department of medicine," says the *Ottawa Citizen*. "This is obvious from the fact that they propose as the head of the suggested department a medical practitioner.

"If a Federal department of health were desirable or necessary, it should be directed by some eminent sanitary engineer, who was a capable administrator, and not by a medical doctor.

"As the *Citizen* has previously remarked, the protection of the public or community health is quite a different

matter from the treating of individual patients. The former requires a special training, which is not undertaken by nor indeed is it of any value to the general medical doctor.

The Cause of Medical Activity

"The immediate cause of the present activity of the political doctors in behalf of a Federal department of medicine is Ottawa's unfortunate outbreak of typhoid. The latter is attributed to contaminated water as the result of faulty concrete construction in the intake pipe. This was in the civic engineering department.

"The epidemic seems to have been

accentuated by the neglect of the local Medical Health Officer to immediately notify the public of the appearance of the contamination in the water. The leak has been discovered and is being repaired. For over ten days tests show no contamination.

"What could a Federal department of medicine with a general practitioner at its head and a 'corps of medical men in charge' (to quote a contemporary), have done to prevent, or do to check the present outbreak of typhoid which is made the excuse of the renewed agitation for the creation of the new medical department?

"At present the municipal provincial health departments have all the necessary authority to do what any Federal department of medicine could do in the circumstances. Indeed they have more power than the Federal Government could confer, for the reason that public health, like education and marriage, is a provincial and not a Federal matter.

"All will agree that no official doctor could have more autocratic power than Dr. McCullough, Provincial Health Officer. And, as everybody knows, our own Dr. Shirreff, M.H.O., has authority to vaccinate, and indeed he is neglecting his duty by not vaccinating, all babies before they are four months old. He also has the nerve to advise the healthy people of Ottawa to have themselves vaccinated with anti-typhoid serum to "protect" them from typhoid! He has also been wise enough to recommend that anti-toxin inoculation be made compulsory on healthy people in certain circumstances. He has, too, the dexterity to sidestep his solemn undertaking, on his appointment as M.H.O., to qualify for same by taking the D.P.H. (doctor of public health) degree.

"The intimation that a Federal department of medicine is necessary to secure legislation to protect rivers and streams from sewage contamination is an absurd one. The Government could

pass such legislation (as advocated by Senator Belcourt) without any further delay if it so desired and thus co-operate with the Ontario Government in this matter.

"A Federal department of medicine, with a medical practitioner at its head and a 'corps of medical men in charge,' would not be necessary to secure such legislation nor to enforce it when enacted.

"And anyway, why not inoculate the rivers with sewage serum and thus protect them from further contamination?"



IF

IF by paying \$1.33 for a dollar's worth of cement a man becomes prosperous;

If by paying \$170 for a \$140 binder a man grows more loyal;

If by paying \$1.35 for a dollar woollen shirt a man becomes a true Canadian;

If by paying \$1.66 for a dollar's worth of express service a man really attains riches;

If by paying \$2.00 for a dollar's worth of telegraph service the service becomes cheaper;

If by paying \$1.75 for a dollar's worth of freight service a farmer helps his country;

If by paying ten per cent. interest on six per cent. money a farmer is increasing his power to help his family;

If by paying \$7.50 for seven dollars' worth of coal, the coal gives out more heat;

If by paying 6 cents for 4 cents' worth of sugar the sugar becomes sweeter;

If by paying \$1.25 for a dollar cotton jacket the jacket becomes warmer;

If by paying \$1.25 for a dollar's worth of canned goods a man becomes healthier;

If by paying \$2.70 for a pair of two dollar shoes the shoes wear longer;

If by paying \$110 for an eighty dollar drill the seeds grow better;

If by paying \$19 for a twelve dollar plow the furrows are any straighter;

If by paying \$38 for a twenty-four dollar hay rake the hay is raked cleaner;

If by paying \$1.35 for a dollar hat the brain develops faster;

If by getting 90 cents for a dollar's worth of wheat a farmer feels happier;

If by getting 45 cents for 75 cents' worth of barley a farmer is richer;

If by paying \$2,500 for a \$1,900 automobile the car goes faster;

If by paying \$680 for a \$558 engine gang plow the sod turns better;

Then Western farmers should be the most prosperous, most contented, happiest, most loyal, warmest, strongest, healthiest, sweetest and brainiest men in the world.—*Grain Growers' Guide*, Winnipeg.



It is a characteristic of all men who devote themselves earnestly to their inner culture, that they show an utter indifference to mere externals.—Goethe.



MEET PANAMA WITH GEORGIAN BAY

The Panama will probably mean the complete abandonment of the Dominion's grain shipping to the Atlantic coast. But fortunately there is a remedy in the Georgian Bay waterway, which now becomes a national necessity.



THE opening of the Panama Canal is an event of the greatest importance to the Dominion and to the Western Provinces in particular. The Grand Trunk has declared that with the opening of the canal the great grain country served by this road will ship its wheat via Panama, and the Grand Trunk serves a territory as great as the Canadian Pacific or the Canadian Northern.

In 1910 the export of grain from Montreal reached twenty millions of bushels. In a decade where will the grain outlet be—at Montreal or on the Pacific coast? It is well to remember that one cent buys in water routes ten times the distance the same money buys in rail routes. And the big railways can ship grain to the Pacific coast cheap, in the knowledge that from this point on the journey is all by water.

This year the great fact was borne in upon shippers that the Pacific and Panama route was such a potential menace

to the Atlantic trade that there was a reduction of one cent a bushel on grain for lake ports to New York via Buffalo. One Western firm shipped 16,000 bushels to Liverpool via Tehuantepec and saved 8 cents a bushel as against the Montreal and New York rate.

"Looked at from every viewpoint," says the *Ottawa Citizen*, "the conclusion is irresistible that eventually the Panama Canal will mean the complete abandonment of grain shipping to the Atlantic coast. The prospect is scarcely a pleasing one to Montreal, in particular, but fortunately there is a remedy, and against its development the Panama menace is helpless. The Georgian Bay waterway now becomes a national necessity. It is no longer a sectional matter, but commerce from the farthest limits of Ontario to the seaboard must insist upon its construction if the great Western trade is to be retained, instead of being allowed to develop the southern half of the American continent and the Pacific coast."

WHERE CO-OPERATIVE CREDIT IS A SUCCESS

A community of farmers formed themselves into a combine and they hold themselves responsible to an unlimited extent for the transactions of the society, thus securing rural credit to men who individually and alone couldn't obtain credit in the ordinary way.

Consequently these men are becoming a strong financial and political power.



GERMANY is the birthplace of co-operative credit. Necessity was the mother of its invention.

Improved systems of credit gave the merchant's dollar a multiplied strength. The farmer's dollar remained a dead weight—worth a dollar and no more. The merchant's dollar was being deposited and withdrawn in a dozen transactions in as many hours, doing the work of a dozen dollars.

A burgomaster in a German town set about planning a machine that would give the farmer quicker and cheaper credit. The individual farmer might be too small to command extended credit facilities at good terms, but a community of farmers would represent a strength with whom any lender would be glad to deal. So he formed the farmers into a combine which held itself liable to an unlimited extent for the transactions of the society, limited the field of the operations of the society so that every member would be a neighbor to some other member, and reduced the cost of operation by securing the services of managers without salary.

Established Rural Credit

This simple basis established a system of rural credit, which to-day has attracted the attention of financiers and governments all over Europe and which caused President Taft to move to have such a system introduced into the United States.

The German method has done more

to free the farmer from the grip of the money lender than any other agency yet devised.

To secure a working capital four sources of income were established: Deposits on current account, savings deposits, loans from other banks or from private individuals, and the reserve made up of earnings from previous years.

The banks finance the farmers through two sorts of loans—loans on current account and loans for fixed periods. The loans on current account form about one-third the total of loans and there is at this time a strong tendency to extend these loans, as this is the most convenient form of borrowing for the members, and is similar to the loans of banks in cities to mercantile houses. Security is given for the loans in the form of mortgages, by the deposit of stock on other security, by finding securities, or sometimes by mere promise. Money not employed for loans is used for deposit with third parties.

The system is interesting because of the fact that it shows that the European farmer is no longer to be unconsidered in great movements in peace or in war.

The German farmer is becoming a strong financial power, and the prediction is made that within twenty-five years the European agriculturist, who has hitherto had little or no say in the creation of world events, will be the force to be reckoned with before the nations can move.

Wider, perhaps, than this is the abil-

ity of the people to think and act for themselves.

At the bottom of all trusts and combines is the lethargy of the many and the alertness of the few.

When the people begin to think and act for themselves there is no limit to the

economic freedom which they may attain.

While it is altogether likely that the German rural banking system will be termed a Socialistic development, even this should not obscure the true meaning of such movements, says the *Ottawa Citizen*.



PROPORTIONAL REPRESENTATION IS COMMONSENSE

As things are, practically one-half of the voters are represented by only one-third of the membership of the House of Commons, while the Government holds office by the support of virtually the same number of electors as voted for the Opposition. The question must eventually be faced in Canada.



A PLEA for proportional representation in Canada is made by the *Manitoba Free Press* (Liberal) in a strong article which reviews recent efforts to devise a rational electoral system in various countries, including Great Britain and France.

According to the French system, which has been adopted by the Chamber of Deputies, the voter does not mark his ballot for any particular individual, but for a list of candidates. The total vote is then divided by the number of candidates. The result gives a standard number, or quotient, and this is used as the basis of representation by dividing the votes given the different parties by it. If it is contained, say, ten times in the total, ten members of the particular party concerned are declared elected, and so on.

The Alternative Vote

In Great Britain the method favored is what is known as the alternative vote. In this system an elector indicates his second choice when three candidates are running for one seat. If none of the three has an absolute majority of the

votes cast, the lowest man drops out and his votes are distributed, according to the second choice of the voters, among the remaining two candidates.

It is recalled that Earl Grey was a strong advocate of proportional representation during his stay in Canada, and that he declared that the question must be faced eventually in this country.

Majorities Too Large

Recent provincial elections, it is pointed out, have resulted in Canada in the return of two Liberal and two Conservative governments, each with a majority far too large for the healthy conduct of public business. In Manitoba, for example, the Opposition, which numbers only one-third of the membership of the house, represents the votes of over 49 per cent. of the electors.

The *Ottawa Citizen* (Conservative) thinks that if elections are to be taken as a true index of the wishes and desires of the voters, it would seem that some such change as is advocated in the Winnipeg journal is carried out. "To take the case of Manitoba alone," says the *Citizen*, "an instance which has doubt-

less been duplicated elsewhere in Canada, it is little short of absurd to consider that practically one-half the voters are represented by only one-third the

membership of the house, while the Government holds office by the support of virtually the same number of electors as voted for the Opposition."



A PLEA FOR SIMPLICITY AND COMMON-SENSE IN LAW

Can we not "Mabeeize" our law courts?—which is another way of saying employ the shortest and least expensive road and the constant application of commonsense. If suitors had faith in the wisdom and fairness of judges, there would be no necessity for higher courts.



By A. T. DRUMMOND

WHEN referring to the recent death of Judge Mabee, Chief Commissioner of the Board of Railway Commissioners for Canada, the Canadian press paid unusual tributes to his broadmindedness, his desire for fairness to all parties, his quick insight into problems, and the commonsense methods he adopted in arriving at his decisions. Rules of evidence, precedents in other courts, and legal technicalities were not allowed to stand in the way of what was right and fair, and great railway corporations were made to understand that individuals as well as communities and trade associations have rights which must be respected.

Harassed by Cobwebs

The general public, which has so long been harassed by the cobwebs, the uncertainties and the protracted delays of the courts of law, has appreciated these tributes to the memory of the great judge, and knowing the facilities which the Railway Commission affords to applicants, quickly and somewhat inexpensively to obtain decisions, will echo the suggestion made by one of the leading Toronto dailies, that the courts

of law and their procedure might, with immense advantage, be remodelled.

Why should not the simplicity in proceedings, the facilities for early hearing of cases, the absence of technicalities and formalities, the desire for fairness in reaching a decision and the practical finality of that decision, characteristic of the proceedings of the Board of Railway Commissioners, be equally characteristic of the courts of law?

Especially during the past sixty years, there has been enormous development in almost every walk of life. We live in practically a new age. Industrial development, whether it be in steamships, railways, manufacturing or agriculture, has made enormous strides; science is no longer a hobby of the few, but is an everyday helpmate of the artisan, the miner, the farmer, the merchant and the manufacturer; medicine, especially surgery, has become a new science; even theology has experienced great development in broader views, in a more Christian spirit, and in the greater desire for co-operation, and even union, among denominations; whilst of all those warmer attributes of the human heart which make men kindly disposed and

helpful to their fellow-beings who have been less favored by opportunities and are in need, there have been splendid illustrations, constantly growing in number.

The Legal Profession is Slow

The profession of law seems, however, to be tardy of change, and to indicate a lack of initiative on the part of its members, and a lack of courage to meet modern conditions. Reforms have been relatively few, and some of these not sufficiently crucial in their nature to gain the appreciation of the public. The cause does not lie in lack of ability in the profession. *Possibly, if we were behind the scenes, we might find that the reason was somewhat personal to the members and that the advantage of the public was rather overlooked.*

What particular changes should be effected in the wide range of subjects special to the profession is a matter of detail not to be discussed here.

The members of the bar know that there is great scope for development if they were only sufficiently courageous to admit it. *On the other hand, the general public, especially those who have had, for instance, to endure with patience the sacrifice of time and the great expense of a long contested, even if a successful, suit, cannot help realizing that what has been done in one Court of Record—the Board of Railway Commissioners, where decisions often involve vast interests—can also be done, more or less effectively, in the other Courts of Record.*

In this age of change, many—perhaps most—subjects have to be looked at from a standpoint entirely different from that of a hundred years ago, and with our broader views and greater knowledge, we are of necessity less bound down by the methods and the opinions of the men who preceded us.

In the ordinary dealings of everyday life, a leading principle which increasingly appeals to our better natures is that of

fairness, and the methods we prefer to employ include the shortest and the least expensive road, and the constant application of commonsense. How often progress would be retarded if we were always fettered by a fixed routine and if mere formalities, or a precedent of even fifty years ago, were allowed to delay or block final results.

Speaking generally, the first duty of the lawyer—and it is here where he can be of so much service—is to be helpful to his client by keeping him out of difficulty, and, by inference, out of litigation, if possible. On the other hand, differences will, at times, arise between men, and those judges will be best appreciated by the public who have the courage to override technicalities, and break away from mere precedents, as such, and will seek to make fairness the essential basis of their decisions. If suitors had implicit faith in the wisdom of the judges and in the absolute fairness of their decisions, there would be no necessity for higher courts.—*Queen's Quarterly.*



The Misfit Life

THE other day a weary man jumped in a rippling pond; and now I hope, his pinions fan along the great beyond. They fished his body from the drink and took it to his wife; and not a man of them could think why he should end his life. He had abundance of long green—he carried it in lumps; life should have been a thing serene—why did he bump the bumps? His wife sat viewing with alarm beside that lifeless clay, and moaned: “I drove him from the farm, where he desired to stay! That wish of his’n made me wroth! I longed to come to town, and try and cut a mighty swath, and wear a silken gown. At balls and routs and thimby-jigs I had a wish to shine, and he desired to feed the pigs and train his pumpkin vine. So here we came and her I tried to hit the social

swim, and with my false and futile pride I've gone and murdered him! Away from all the scenes he loved, his horses and his hay, by hustling neighbors pushed and shoved, he moped and pined away, until at last he jumped into a

small fresh-water sea, and here I raise my howdydo! Alas, and woe is mine!" I know a hundred men who jerk their way through wretched lives because they quit their proper work to please their batty wives.—Walt Mason.



SOCIAL CENTRES IN THE WEST

The life is too lonesome, especially for women, and means should be found, and are here suggested, for brightening things and breaking the monotony. The schoolhouse as a natural and available centre for instruction and amusement.



MR. EDWARD GURNEY, in a letter to the *Christian Guardian*, offers some suggestions which have occurred to him after a visit to the West, where he was impressed by the isolation of farm life on the prairie. The life is too lonesome, and means should be found for breaking the monotony of it. He tells of one man whose wife was in an asylum and who remarked that he could not understand it as "she had never been out of the kitchen for years."

Mr. Gurney sees in church union, to which he found Western people of all denominations favorable, the means of a possible reform. He would have such of the church buildings as union would render vacant transformed into social clubs or meeting places, with libraries established therein, that provision be made for concerts, old-fashioned tea-meetings, and moving-picture shows. Mr. Gurney says as to the benefits:

1st. The women and children would have something to look forward to.

2nd. The men would have a centre of social interest far more wholesome than the tavern or grocery.

3rd. We should add vastly to the power of the church as a centre of moral influence.

If undertaken it should be done by

authority of the United Church. It should be entered upon after grave consideration as a department of church work, and should be controlled by the regular officers of the church.

Commenting on this, the *Toronto Star* says: "A woman cannot live in a kitchen for years, and something in the way of social life must be devised. Of course, in some localities this has been done. The idea spreads that the schoolhouse is a natural and available centre for instruction and amusement, not only in rural but in urban neighborhoods. But there is much in Mr. Gurney's argument that the churches should increase the scope of their social work."



How Maclean Got His Seat

BILLY MACLEAN owns the *Toronto World* and a seat in the Canadian Parliament. Mr. Maclean has a reputation for attacking the railroads for their shortcomings.

A couple of switchman came out of the yard in Toronto and walked toward a neighboring quenchery. Outside the bar sat a man with a wooden leg, half an arm and part of an ear.

The switchmen looked him over and knew he belonged or had belonged to their guild.

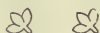
"Have a beer?" asked one.

"Sure!" replied the mutilated man.

"Where'd you get them?" asked the

second switchman, indicating the man's various amputations.

"I got them the same way Billy Maclean got his seat in Parliament—jumping on the Grand Trunk."—*Saturday Evening Post*.



TOO MUCH PUBLIC SPEAKING

At nearly all meetings we put on too many orators, who talk too long. The formation of a "Brevity League" is suggested. Speakers should be called only when they ought to be heard, not because they want to be. The listeners, not the speakers, should be considered.



THE fault of long speaking is evident in Canada, not only during election campaigns, but on other occasions," says the Woodstock *Sentinel-Review*. "There is a fault, too, in putting on too many speakers, just to give them a chance to be heard. They should either cut down the length of their speeches or be cut out of the program."

"What we seem to need in this country is a Society for the Curtailment of the Length of Public Speeches and a Reduction of Their Number," adds the Toronto *Star Weekly*. "It might, for short, be called the Brevity League. The only fear is that if it were started it might lead to the holding of meetings and the making of long and numerous speeches that would not otherwise be made. Perhaps it could be a sort of post-card organization, holding no meetings, but with a local secretary in each town, who could send a printed plea for brevity to anybody billed to make a speech in the locality.

Forget the Flight of Time

"The difficulty is that when a speaker gets going he loses all idea of the flight of time, and he mistakes that silence of despair which creeps over the audience

for wrapt admiration. If a branch of the Brevity League in each town owned a small alarm clock, which could be loaned to the chairman at all public meetings, the difficulty could be met.

"Too many speakers are called upon at all meetings of every kind—not at some, but at all. A man should not be called on to speak because he wants to be called. He should be called only when he ought to be heard. Meetings of every kind, including dinners, would be more successful if the fact were recognized that it is the listeners who should be considered, not the speakers. In politics the listeners do the voting; at banquets they pay the price. The listeners have been getting a raw deal in this country, and it is time they received greater consideration.

"The folly of it all is shown in the fact that on many public occasions when too many speakers are called, half of them would much rather not speak. Perhaps they like the compliment of being asked to do so, but they would rather not comply. The audience would rather they did not. But they have to. How much better if it became an understood thing that the minor celebrity was but expected to rise and acknowledge by a smile and a bow the really hearty

applause of a gathering which was not going to be bored with a superfluous speech."

Australia is setting an example by grappling with the Too Much Talk nuisance. The House of Representatives has set time limits on the speeches of its members. In full session of the House, the limit is sixty-five minutes for the ordinary speech. In certain special cases ninety-five minutes are allowed. In committee, a flat limit of thirty minutes is fixed.

The Commonwealth Parliament is a young body, even by comparison with our own somewhat brief experience in Canada; but it seems to be ready to learn. Doubtless there are not any worse sinners in Melbourne than in Ottawa. Certainly we are sorry for the Australians if there are.

"Surely no one will say that the limits set for speeches in the Australian House is too narrow," remarks the *Montreal Star*. "The man who cannot say his 'say' in the ordinary parliamentary debate in an hour, probably has nothing worth while to say. Of course there are special occasions—such as the budget speech, when more time is necessary, but that is due to the fact that such speeches involve a considerable amount of detail statement. For such occasions the Australian Parliament has allotted a half-hour extra, which is likely to be quite sufficient in almost every case.

"Condensation is coming more and more into favor in our own House of

Commons, and no one will deny that the speeches are the better for it. Of course there are speakers who carry the virtue of conciseness to an extreme; but such a vice is so rare that we can afford to forgive it. Probably the most encyclopædic speaker we ever had in Canada was the late Hon. Edward Blake, and he made one of his most effective utterances in a five minutes' speech.

"Our members of Parliament sometimes protest against the length of time they are compelled to spend in Ottawa every session. For a very large part of this they are themselves responsible. An enormous amount of time is spent every session in talking that admittedly influences no one in the House of Commons, and probably influences no one outside. The newspapers do not report these speeches, and the only way in which they find their way to the public at all is in the franked envelope of the member who sends them to his own constituents.

"These speeches are, as a matter of fact, not addressed to the House or to the country as a whole; they are in reality 'stump speeches' made to show the voters at home that their member really does attend the sittings of Parliament. The abolition of these speeches would save many days and probably some weeks every session. This is a reform which lies quite within the power of the members themselves, and they would get sincere thanks from their constituents if they inaugurated it."



NATIONAL progress is the sum of individual industry, energy, and uprightness, as national decay is of individual idleness, selfishness, and vice.

What we are accustomed to decry as great social evils will, for the most part, be found to be only the outgrowth of our own perverted life; and though we may endeavor to cut them down and extirpate them by means of law, they will only spring up again with fresh luxuriance in some other form, unless the conditions of human life and character are radically improved.

If this view be correct, then it follows that the highest patriotism and philanthropy consist, not so much in altering laws and modifying institutions, as in helping and stimulating men to elevate and improve themselves by their own free and independent action.—Samuel Smiles.

TO KNOW YOUR ENEMY IS TO LOVE HIM

Let manufacturers, farmers, professional and business men meet annually, split up into quartettes of diverse interests, and go fishing or hunting together. Bar public speeches and discuss amicably questions of national importance. Thus would imaginary disagreements, East-and-West absurdities, and the like, be displaced by mutual love and understanding.



IT would be in the interest of Canada to assemble annually in a summer convention a thousand farmers, a thousand union leaders, a thousand manufacturers and a thousand miscellaneous delegates from the professions, newspapers, railroads and retail business, says *Industrial Canada*. They should be selected from all the provinces and should meet in the open air. Lake Temagami would be a good site.

No politicians should be admitted. Public speeches should be barred, and delegates representing the same interest should be separated. The unit should be the quartette composed of a farmer, a unionist, a manufacturer and a nondescript.

These quartettes would go on fishing, tramping, hunting and smoking expeditions. Far from the strife and noise of committee rooms, these citizens could discuss amicably questions of national importance. Any man losing his temper could be immersed in the lake until quenched.

A spot should be segregated and named "Windbag Hill," where fulminating agitators, secessionists, lobbyists and busybodies could be tied together in pairs and slung over wires in the manner that tumultuous and irreconcilable tomcats are stranded on village clothes-lines.

After a week of this sort of life, imaginary disagreements, the "East versus West" absurdity, the vague and unprofitable exchange of abuse and class hatred would probably be

reduced to the verge of disappearance. As citizens of Canada one man would understand another, and instead of each man, or class, striving for self, all would labor for the national welfare.

During the following year, the farmer would remember the manufacturer, not as a "tariff baron," but as a jolly chap who was a good fisherman; and the unionist might fail to recognize in the man who cooked "bannocks" over a fire of his own building, the "oppressor of labor" and the "wrongful owner of predatory wealth."

Thus, the four thousand delegates to this noiseless convention would become four thousand missionaries of goodwill—quietly illustrating the strength, prosperity and content of a united nation.



Eternal unities require a condition where men and women shall live to love and not to sorrow; where the tyranny of things hated shall not forever prevail, nor that for which the heart yearns turn to ashes at our touch.—Elbert Hubbard.



More and more are we turning to Nature, because we recognize for the first time in the history of the world that we are a part of Nature, an expression of Nature. We are Nature. And the more we love Nature, the more we understand her, the stronger, the healthier, the happier, the saner we are.

THE BACKWARD STATE OF EDUCATION IN QUEBEC

A serious problem for the Government, serious for the children, and serious for national progress. Half the teachers in one inspectorate unqualified, and half of these no earthly good, declares an inspector. A campaign has been started to arouse public interest, at the first meetings of which many sensible things were said, of interest and more or less application all over the Dominion.



TO arouse interest in the cause of rural education is the purpose of the campaign instituted under the auspices of the Protestant Committee of the Council of Public Instruction, whose gatherings were recently held in the Province of Quebec. The subject dealt with and some of the remarks made by speakers were of such general interest and importance to Canadians that BUSY MAN'S CANADA gives them hereunder.

What Macdonald College is Doing

Dr. S. B. Sinclair, principal of Macdonald College, calling attention to the fact that in the County of Pontiac there were fifty-one teachers of whom only ten were trained, proceeded to commend the teaching profession to parents for their daughters, and told of what Macdonald College was doing.

"We avoid, above all things, developing what may be called a smart set; that would make a daughter dissatisfied with her home on returning," he said. The training gave an excellent preparation for life physically and morally.

Farmers, said Dr. Sinclair, should send their daughters to the college for the national good. If they were going in for the modern agricultural movement they could not do this without better equipped schools. If you ask what change should be made in the education of the rural schools I would say

put in more literature in the primary schools.

Hon. Sydney Fisher said *it was no uncommon thing that when an election for school commissioners took place they could not get a quorum of ratepayers, so little was the interest shown in education.*

He passed on to lecture parents in regard to home influence and supporting teachers' discipline.

"I regret to say," said Mr. Fisher, *"the home education of our young people is not as efficient and complete as it used to be. There is a tendency to throw on the teacher a good deal of the teaching which cannot possibly be obtained in school. The teaching of good manners and morals must necessarily begin and be carried on in the home, and one of the most important ways in which to help is by maintaining and supporting the teacher's authority over the pupils.* Too often parents are disposed to take the part of their children against the teacher. It was very hard for a young woman to control a school without the support and friendship of the village, but very often she was friendless, and regarded as a mere hireling."

The Evil of Poor Salaries

Mr. Fisher thought the conclusion expressed by a former speaker, that the province was turning out enough teachers, was not correct, because half of them were not qualified. The reason.

for this dearth lay in the salaries offered. With our record of salaries, he said, it is a fact that anybody who goes into the teaching profession in Quebec to-day has no promise for the future.

There is a deplorable lack of public interest in the schools, according to several of the speakers. *It was stated that in one municipality when the election of school commissioners was to be held, no one turned up at the meeting at all except the secretary. In another case there was so little interest taken that the secretary had to go around to get ratepayers to move that a certain man be appointed a commissioner.*

Further, it was stated that while the Government has been largely increasing its grants to rural schools, hoping that the school boards would co-operate in improving the condition of the schools, only 5 per cent. of them increased the amount raised by the school rates, 90 per cent. gave exactly the same as before, and 5 per cent. of the school boards actually reduced the amount which they contributed.

Inspector Rothney, of Richmond district, said that 46.7 per cent. of the teachers in his inspectorate last year were unqualified, and one-half of these unqualified teachers were "no earthly use at all." The pupils were learning practically nothing. In the matter of lack of equipment he told of schools that had no blackboard, map, chart or equipment of any kind.

"Playing School"

"Playing school" is the only way to describe what is going on now in many of the rural districts of Quebec, said Rev. Dr. Rexford. The people in such sections did not know how really inefficient their schools were, and they were paying money out and getting nothing in return. The essential difficulty was in getting good teachers for very small schools. This was absolutely impossible. In Montreal the Protes-

tant Board could not afford to provide one teacher for every 25 pupils. It would bankrupt them. They had one for every 35 to 50—usually the classes ran 40 to 45. A country school with only about ten pupils could not possibly afford to pay for a first-class teacher. The only remedy, therefore, was consolidation of the smaller schools.

A proof of the inefficiency of the rural elementary schools was the fact that the secondary schools were not largely attended—not because the parents were unable to send their children, but because the latter had no desire or ambition for further education. In their earlier years they got a dislike for school and studies, possibly being discouraged and receiving the impression that they were stupid from an incompetent teacher.

Inspector Parker said that not only did maintenance of small schools involve an excessive cost, but the pupils actually made less progress than in the bigger schools. The larger boys, also, would not attend. "I asked two big boys why they did not go to school and they said there was no one there but a few kids."

Causes of Inefficiency

The weaknesses and causes of inefficiency in rural schools, said Inspector Parker, were the small schools, short terms, unqualified teachers, too frequent changes, too low salaries, poor buildings, and lack of public interest in schools.

There are 900 Protestant rural schools, of which 30 have 5 pupils or less; 120 have 5 to 10 pupils; 235 have 10 to 15; and 435 have an average of 12.

Forty of the schools were open only four months, 45 were open five months, some 300 were open six months, and 330 were open eight to ten months.

"There are too many short term schools. There should be none less than eight months and they should be 10 if possible.

"Sixty-seven of our teachers were given permits last year and there are 325 unqualified teachers.

"Our average salary has increased in ten years from \$191 to \$235 in Quebec, while Ontario has increased from \$311 to \$430, and the West is paying \$600 to \$900 to elementary teachers. I am having teachers write to me every day for certificates as to their teaching, for they have positions offered them in the West.

Get Less than Laborers

"We offer our teachers less than is paid the ordinary laboring man or the woman who washes.

"School boards in advertising for a teacher should not say 'state salary,' but should say what they are ready to pay.

"Where there are weak schools consolidation is the only way to get a good and efficient teacher. There will be objections raised, there always are, but consolidation has been tried and found successful in Massachusetts and thirty-one other states. There are 1,800 consolidated schools in the United States, and 2,000 partially consolidated. They were introduced in Canada by Prof. Robertson, in 1903, in Nova Scotia, and also in New Brunswick, at Guelph, Ont., and in Manitoba and elsewhere. In spite of much opposition in Manitoba, on account of the scattered population, the applications for them are coming in more numerous than ever."

"Why do so few go forward to secondary education?" asked Dr. Rexford. "It is not for lack of means. They don't want to go forward. In large numbers they say, we don't want to go to school. Why? Because in the elementary stages of their work they have been wrongly treated. Everything that was associated with study when they were younger is disagreeable and unpleasant.

"See that the boys and girls are not

discouraged and blunted and badly treated.

"A manufacturer told me the wages of his employees had doubled in 18 years. The salaries of your teachers have not doubled. We must get good teachers by offering the salaries that will attract them. You have to pay \$30 or \$35 a month if you're going to attract material that's worth having. It's just a business proposition, and we've got to meet it."

A good, comfortable boarding-house, and a good secretary-treasurer were very important considerations. Dr. Rexford added, if good teachers were to be secured and retained. *Parents should be sympathetic towards the teacher and co-operate with her instead of indulging in carping criticism.*

Mr. Rothney said some schools were in a very bad condition and the parents did not know it. *In some, he added, no one in the school could tell the capital of Canada. Occasionally he would find one where scarcely anyone knew the name of the country, and frequently none of the pupils in a school could perform an easy problem in mental arithmetic.*

The parents don't seem to know that it would be better to keep their children at home from some of the schools, nor that they are paying their money for nothing.

"There are some schools, however, that are up in arms and want better conditions, and that is the hopeful sign."

Rev. Dr. Rexford, in opening his address, said that everyone admitted the importance of education, but "they can't realize it when they allow conditions to exist which they could without any real difficulty overcome."

"The power of a good elementary school goes far beyond the mere mental training. The moral influence of a good school under a strong teacher is of the utmost importance. This is overlooked by parents. *They ask only how far their children have got on at their books, not in-*

quiring if they are better boys and girls, more inclined to tell the truth and to love what is right and honest. The children should learn to be obedient, also, and should receive all that training that makes for good citizenship."

Boys Must Learn Obedience

Dr. Rexford added that young girls just out of grade two academy were not qualified to give such training.

"Large numbers of boys, if they don't get obedience and respect for authority at the elementary school, will not get it afterward. *A disobedient boy who can go through the elementary school and show disrespect for his teacher over and over again, and do it with impunity—his parents can't get him over it for a long time. He is getting a tremendous twist in his character.* Or, a boy with a quick temper who can't be managed at home goes to a school managed by an inexperienced girl. The chances are she will make that temper worse and more difficult to do anything with."

Dr. Parmelee said that in the Province of Quebec the schools were improperly staffed. Everything depended on a good teacher, and if they had a good teacher and proper sanitation they were going to get results. It was not easy to educate a child; *it was not easy to do anything.* Do you think people can go into a school and teach without having a knowledge of those things which others have made an art of? There are teachers going on spoiling the scholars before they find out if they are qualified to teach.

The city boy gets ten months of school under a certified trained teacher, the country boy five or six months under untrained.

How are you going to get, say, people of this province, good education for their children? If you have proper enthusiasm, though the thing may seem impossible, if you have the "have to" spirit, you will get it. They required to

pay more money to get better teachers. There were probably two or three hundred schools in the province with an average attendance of ten or twelve scholars, and consequently they could not give these children the education they should get. What was needed in a case of this kind was consolidation. Instead of having a number of schools with a few scholars attending each, they should consolidate and have less schools, with better teachers. It would mean that some of the children would have to be conveyed a number of miles, but in the Province of Quebec they must do something of this kind. They would then be able to dispense with two or three hundred teachers, and with the money available they would be able to get properly trained teachers.

The Northwest issued circulars each year to the best teachers, and if holding diplomas, they could get positions worth \$700 a year. When these accepted the positions they became missionaries for others. Young people were willing to make a change, and it was only human nature to take advantage of a better offer. Large firms required typewriters and English-speaking girls were preferred, because the heads of the departments and the principals were English-speaking, and the only thing the school boards could do was to offer larger salaries that would compete with those offered by business firms. If the teachers had taken their A.A. they got good business positions, and if they had taken a course at Macdonald College they could command even better.

The Children's Birthright

Dr. S. B. Sinclair, of Macdonald College, said the Government might give grants to schools, and Macdonald College might train the teachers, but unless the people had a clear grip of the advantages of education and allowed the children to have their birthright, all would end in failure. He was much struck with

the enthusiasm and ability of the students sent by the province to be trained as teachers. They trained about 150 a year, and were able to train more than that, but they could not supply all that were required. In this section of the country he had learned that there were a great many children that had no school to go to. "We send missionaries to China and Japan," said Dr. Sinclair, "but we should lie down in the dust before letting such things as this exist."

The great discovery of the last few years, specialized knowledge in agricultural matters, was only now being appreciated, and if it was properly applied every farm could support ten times the people that were now on them. Men must be trained to get the best out of the soil, and how to treat the soil. The farmer must get the best out of his environment in the country, and make it that he will spend all his time in the country. He was told that there was no money to be made in the country, and the boy wanted to get to the city to

make it. When they came to Macdonald College they learned to know something of the things that were round about them.

Put trained teachers in the schools and the scholars learn more in a year than they could in five years with untrained teachers. He could teach a normal boy in one year, five days to the week, to read a newspaper.

"As a request," said the Doctor, "let me ask you not to forget that we are your servants at Macdonald College. Sir William Macdonald gave nearly six million dollars to try and put better teachers in the schools. Give us your daughters and we will try and send them back able to earn their own living, stronger physically, and able to make your homes sweeter and better. Our motto is 'Mastery for service.' After we send your daughters back trained, give them a living wage to retain them, so that they will stay and be a credit to us and to yourself."



THE HALIFAX MEMORIAL

The ceremonies participated in by the Duke of Connaught at Halifax, in commemoration of the establishment of responsible or popular government in the old Province of Nova Scotia, are of the greatest historical interest to Canadians.



IN 1758 was created in the Province of Nova Scotia the first representative assembly in what are now the colonies of the British Empire; and on the shores of Northwest Arm the noble monument in the park dedicated by Sir Sandford Fleming, an Ottawa gentleman, and recently unveiled by the Duke of Connaught, will forever recall to visitors the beginning of a struggle which at one time threatened to disrupt the country.

The establishment of popular government in Nova Scotia was followed by

the creation in 1773 of a representative assembly in Prince Edward Island, in 1786 by one in New Brunswick, and in 1792 by assemblies in both Ontario and Quebec, then known respectively as Upper and Lower Canada.

A Popular Revolt

In Nova Scotia, after the influx of thousands of United Empire Loyalists from the United States, the council, which had both legislative and executive functions, arrogated to itself more and more power, until, at last, under the

masterly influence of Hon. Joseph Howe, between 1836 and 1840, occurred a decisive popular revolt against that body that issued in a complete triumph for the people, and that forever clipped the wings of the oligarchy that had so often defeated the popular will.

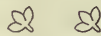
A similar movement, in some cases more violent, occurred simultaneously in the other provinces, and students of Canadian history are aware of the exciting episodes which characterized the struggle in Upper and Lower Canada.

From the early foundation of responsible government, which degenerated afterwards into irresponsible rule, to the ultimate confederation of the Canadian provinces into one harmonious

whole, and the establishment of a central authority, is a fascinating narrative. It is no less heroic because it was brought about with comparatively little bloodshed, but it is a tale of devoted and patriotic men in a struggle against privilege and caste.

We are nowadays too apt to accept our institutions and our laws as matters of course, forgetting what sacrifices and struggles were necessary before legislative freedom was secured and maintained.

If the memorial tower at Halifax will cause us to recall something of what our forefathers endured in the cause of personal and responsible government a patriotic and necessary mission will have been fulfilled.



THE FRANCHISE FOR WOMEN

The franchise is a boon only to those who know how to intelligently use it. When men who have no intelligent conception of public issues exercise the greatest privilege of freedom, why are not intelligent women offered a voice in the affairs of state?

Woman is the great conservator and a safer cashier than man.



BY THE EDITOR OF THE REGINA STANDARD

THE franchise is a boon only to those who know how to intelligently exercise it. It is difficult to apply a test, especially in a new country that opens its gates and invites all nations, kindreds and tribes to come in and possess it.

But when we see many persons who have no intelligent conception of our public issues (and who can be influenced with a glass of grog or a paltry dollar) exercise the greatest privilege of freedom and manhood, we wonder why our intelligent and enduring womanhood has not been offered a voice in the affairs of state.

Over in conservative, easy-going Great Britain reform is scarcely ever granted until a crisis is reached and revolution threatened. But in the United States no suffragette movement has been necessary to the enfranchisement of women. And in view of what is quietly taking place there, might not Canada follow the near-home example?

A book written by Dr. Scott Nearing declares that the American woman is unique. In England she is envied; on the Continent she is revered. Nowhere else in the world, except, possibly, in Australia, does her counterpart exist. To quote:

"The distinctive position of the American woman is the outcome of four factors:

- "1. Opportunity of education.
- "2. Freedom in choosing occupation.
- "3. Legal equality.
- "4. Abundance of leisure.

"The authors maintain that because of these four advantages the American woman is the first in history to be really free. Her father does not own her. Her husband may not kill her, sell her, nor even beat her. She has been educated to believe that she is 'as good as any man'; she has been sufficiently trained to be able to earn a living; she has numerous opportunities for gainful employment; she is therefore self-reliant and economically independent."

Dr. Scott Nearing says:

"The American woman stands at the parting of the ways. The old world of subjection and dependence lies behind her; before her opens the new world of individual development and achievement. Foremost in opportunity, the American woman may also stand foremost in achievement; but it is for her to define the scope of the contribution which she will make to social progress."

When Mrs. Marilla Ricker, of New Hampshire, a few years ago began a spirited and promising campaign for the Governorship of that state, the attorney-general, after due deliberation, gave it as his opinion that a woman could not legally be inaugurated Governor of the State of New Hampshire, even if a majority of the citizens voted for her.

The decision of the attorney-general rested on the dictum that no person could serve as Governor who was not a legal voter. If it were otherwise, he argued, we might elect a foreigner, a minor, an alien, a defective, a criminal, to the office. Only a legal voter could be elected legally and allowed to serve, and the law did not recognize such a thing as a qualified female voter.

However, the independents of Wash-

ington State have nominated for the office of Governor, Miss Anna A. Malley, a school teacher, lecturer and writer.

It is said that Miss Malley seems to be acceptable to not only her own party, but to a great number of men and women in the Republican and Democratic parties. The best thing, some say, that the Democrats and Republicans can now do is to put up a woman candidate in opposition to Miss Malley.

If Miss Malley is elected she will be the first woman Governor in America. And this time there are no legal disabilities in the way.

Elbert Hubbard is of the opinion that the people of Washington might do well, on general principles, to elect Miss Malley. He says:

"Government is a business proposition. It is a matter of wise economics.

If Women Paid the Bills

"Woman is a natural conservator. I never in all my life heard of a woman who played the part of a Coal-Oil Johnny and flung money to the English sparrows. If women were allowed to pay the bills there would be no lobster-palaces; the after-theatre supper would be cut out; we would get three square meals a day with just what we needed, and no more.

"Women who have their own money in their own pockets, and know where their pockets are, never say, 'Keep the change' with a lofty flourish. If there is any money coming back to them they sweep it into their reticule, be it five cents or five dollars. Tips are taboo. It is only male man who is intent on impressing the head waiter or the floor-walker.

"My opinion is that women are better financiers than men. They are not so much given to bounding and exploitation. A woman is a safer cashier than a man."

Candidly, the writer feels a growing regard for the votes-for-women slogan.

HOW WE ATTRACT AMERICAN SETTLERS

A representative of the Wall Street Journal, who has been in the Canadian West investigating the Canadian situation with regard to crop conditions, railway outlook and financial future, writes concerning immigration from the United States to Western Canada.



THE movement of farmers from the United States into the three Canadian prairie provinces—Manitoba, Saskatchewan and Alberta—continues and increases. Last year more than 131,000 came, and the immigration officials say that they have advices which lead them to believe that the number of incoming American settlers this year will not be less than 175,000. Immigration, banking and railway officials agree in estimating that the average American settler brings with him at least \$1,000 in cash, and this seems to be a conservative estimate.

"It means that they brought into Canada last year upwards of \$131,000,000 and that their cash contribution to Western Canada's wealth this year will be \$175,000,000. The Dominion Government admits their household effects, live stock, agricultural machinery, etc., which they bring with them free of duty.

"The idea prevails in many quarters that this movement is spontaneous. This is an error. In the history of mankind there has never been a movement of people from one country to another more carefully or skilfully planned and operated than this one.

Skilful Advertising

"The Department of Immigration is under the jurisdiction of the Minister of the Interior, who is the Honorable Robert Rogers, of Winnipeg, an astute politician and an able administrator. Canada's immigration policy was formulated and brought to its present high

efficiency by the Honorable Clifford Sifton, and was continued by Mr. Oliver, Minister of the Interior of the late Laurier Government.

"The Immigration Department maintains in the United States a small army of skilled agents to promote the exodus of well-to-do American farmers to the Canadian Northwest.

"It is said on good authority that the Government spends hundreds of thousands of dollars in advertising Canada in the United States, using literally thousands of American publications to create favorable impressions, and yet it is extremely doubtful if the average American can recall having seen any such advertising.

Become British Subjects

"For the most part the settlers make new communities of their own, each male adult in many instances taking up a quarter-section of 160 acres of free land and buying as much more as he can at \$10, \$20, or \$30 an acre with the proceeds of the sales of their Iowa, Minnesota, Oklahoma, Kansas, Nebraska, Ohio and Missouri farms, which they have sold for from \$100 to \$200 an acre.

"Much travel and observation in the Prairie Provinces discloses the fact that the average American settler takes the oath of allegiance and becomes a British subject at the earliest possible moment. They like the Canadian form of government and their children are growing up as good Canadians.

"This work is carried on under the

direction of an expert newspaper man, who is an official of the department, and who uses the services of one of the large United States advertising agencies, which places a vast amount of reading matter concerning Western Canada in a great number of country and farm papers. A great deal of this matter is placed in papers printed in foreign languages in the Middle Western States and is very skilfully written, so as to leave a favorable impression and rouse a desire to know more about Canada. It is at this point that the immigration agent begins his work.

"In many cases he rents the best store in town, fills it with an attractive exhibit of Canadian grains, ingratiates himself with the people of the neighborhood, courteously answers all their questions, distributes well-arranged and skilfully written literature, printed in all

the different languages spoken in the Western States, gives useful information and advice about places in which to settle, and carries on his campaign right up to the point of inducing the American farmers to sell their land at the high prices prevailing and getting them to load their household effects, machinery and live stock on special trains headed for the Canadian work.

"This work goes on continuously, but with special activity during the idle winter months, and is carried on in hundreds of places, even as far south as Missouri, from which there is a tremendous movement of exceptionally well-to-do native Americans this spring."



We are all of one age, no matter how long we have lived, for we have young hearts.—Elbert Hubbard.



TOO MANY PROFESSIONALS, NOT ENOUGH EDUCATED FARMERS

As we read the reports of the thousands of young men who are graduated in law and medicine throughout the country, the reflection naturally comes: What a pity that the great demand of the farm for intelligent men is not being more considered by our educational institutions!



THE United States Secretary of Agriculture recently announced that the Department of Agriculture is organizing to take farm demonstration work into the Northern States.

Two classes of men are required for this work: First, in each county a first-rate farmer who has been a success on his farm and who understands practically, without much theory except what he may have incidentally picked up of how to handle the soil, the plant and the animal. Second, for over-large districts and states a different class of

men is wanted who have an agricultural college training combined with its application to practise in the field.

Not Enough Law Work for All

BUSY MAN'S CANADA reproduces Mr. Wilson's remarks, because they apply with almost equal force to conditions in the Dominion:

"As we read the daily papers and see the reports of the thousands of young men who are graduated in law throughout the country," says Secretary Wilson, "the reflection naturally comes: What

a pity that the great demand of the farm for intelligent men is not being more considered by our educational institutions! There is not law work for more than a small per cent. of these young men. No doubt the education and mental training they have had will make them brighter men, but there are no jobs waiting for them, that is for more than a very small percentage of them, while the fields are crying aloud for trained men.

Housekeepers are complaining of the cost of living. It would seem to be wise for our educators in their national meetings to consider these problems. It might be wise to consider about how many young lawyers will be needed in the next year to take the place of the older men who are dropping out. That could be very easily determined. Then if the attention of this class of students were called to the demand of the industries for educated men a different direction might be given to many young men who seem to be 'drawing their bows at a venture.'

More Physicians than Patients

"This applies to more than the lawyer. There are no doubt far more young physicians being turned out from the educational institutions of the country than there are patients for. Wrong direction has been given to the education of many young men and yet there is nothing more difficult to change than the old systems of education.

"In his sixth annual report (1911) as President of the Carnegie Foundation for the Advancement of Teaching, Dr. Henry S. Pritchett says: 'According to the census tables there were in the United States in 1900, 132,000 physicians and surgeons. In the bulletin on medical education issued by the Foundation in 1910, it was calculated, after careful investigation, that 2,000 graduated annually from the medical schools would furnish an ample supply of new physicians to

take the places left vacant by death and other causes and to keep pace with the growth of population. Assuming (and it is evidently an extravagant assumption) that the proportion of lawyers to the population should be as large as the proportion of physicians, 1,700 graduates annually from the law schools would be sufficient to maintain even the present crowded stage of the legal profession. As a matter of fact in June, 1910, the number of students graduated by the law schools numbered 4,183; and this takes no account of the large percentage of lawyers who are admitted to the bar without having received a law school diploma. If we place the per capita need of a lawyer at the same figure as the need of a physician and disregard all who enter the profession without completing successfully a law school course, it is evident that the output of the law schools of the present day is far in excess of any necessary demand.

"It is certain that the demand for lawyers and physicians is much more than met by the professional schools to-day. It is equally certain that the demand for educated farmers is strikingly neglected," concluded the Secretary.



A Mere Surprise

A REPORT like a pistol-shot rang out on the air, and Uncle Silas jumped nervously.

"Massy sakes!" he cried, "what was that? Anybody been shot?"

"Oh, no," smiled his city cousin, "that's only an automobile."

"Oh," said the old man, "somebody discharging his show-foor!"—*Harper's Weekly*.



Without self-sacrifice there can be no real friendship.—Goethe.

THE TRAGEDY OF THE BANK CLERK

It sometimes raises questions concerning the business of the bank. The bank clerk must be "such and such," yet his salary is scarcely a living wage. And all the while his chief fraternizes with men who gamble on land booms, stocks and margins, and win or lose by some lucky chance, often to the loss or gain of someone else.



THE gambling mania, which every now and again is responsible for serious defalcations among bank clerks, as well as among those higher up, has once more ditched at least two promising careers in Toronto, and investigations may drag others down also. The *Toronto Globe* sanely moralizes on the tragedy.

It is the old story, says the *Globe*. "A desired good seems within reach: only a moral prohibition intervenes: the warnings of some other man's experience are stifled by the insinuated assurance, 'Ye shall not surely die.' Then the rude awakening, the driving out, and the fiery Nemesis making hard the way of return.

Awkward Questions for the Bank

"And the tragedy of the bank clerk sometimes raises questions concerning the business of the bank. He must be educated, alert, of good social standing, and his dress and deportment must be such as bring credit to the bank.

"But his salary is scarcely a living wage, his rate of promotion is slow, and every day he deals with the accounts of others less gifted than himself who far outstrip him in the race.

"Every day his chief fraternizes with men who gamble on land booms and on stock-market margins, and who win or lose by some lucky chance, and often to the loss or the gain of someone else. The chance to gamble is round the corner of any downtown square. He takes his chance. He wins and he—loses. Then

he himself is lost. The descent to the Police Court and the prison is easy, sometimes the course is swift, always the end is hard.

"The cost of high living? Yes, that has to do with it. The cost of even plain living for the non-union wage-earner and the fixed-salary man has so far outrun the scale of income that these days of prosperity for the Big Business are, for the bank clerk and all his fellows up the scale and down, days of aching distress.

"And always the tempter is near with his ripened fruit and his purring word: 'Ye shall not surely die.'

"In Toronto they say the way of the tempter, but not of the tempted, has become easier of late. Forty known places for race-track gambling, says Mr. Stauffer. Handbooks are in circulation in factories, and shops, and warehouses, and stores. The police officers are hampered. No one says the police are 'fixed.' But the racetrack opportunities have increased and with them the touts of the gambler. The multiplying of the tempters multiplies the victims.

"The victims go to prison branded for life. The hearts of the innocent are broken and all their proud hopes blighted. The country is robbed of men who ought to have been assets of great worth, and who are changed into a burden and a bane. And all the while some trusted guardian of the nation's resources of manhood is neglectful or incompetent and the destroyer is safe.

"When will Canada learn that the

undoing of its young men and young women in the vaunted civilization of its cities—in the bar-room, on the race-track, where vice allures—is disgrace to its national flag as deep and as dangerous as if that flag were to droop in defeat on the field of war?"

Public Opinion the Only Cure

Commenting on the *Globe's* article, the *Toronto World* says: "Observers will note that the multiplication of gambling places uptown has been coincidental with the abolition of bookmaking at the Woodbine. *Nothing but public opinion and education appears to have any permanent effect on vice. All the legislation that is adopted is not ineffective, but to a large extent it merely changes the channels of vice. It is only effective so far as it gives expression to public opinion.*

"Gambling is a universal evil, and only the 'unco guid,' like the *Globe* editorial staff, never take part in a race pool or buy stocks or a raffle ticket.

"The means of gambling are various, but the taste and the principle are alike.

Not the Desire for Wealth

"Nor is it the desire for wealth that leads men to gamble. The very wealthiest men have indulged in the demoralizing excitement of the chances of the turn of a card or the fall of a die. Their souls are not big enough to have larger interests. They follow what attracts them.

"But there can be no doubt that the desire for sudden wealth has been the lure that has led many young men into the primrose path. To some extent parents are to blame for not more deeply impressing on their offspring the immortal philosophy of Wilkins Micawber, Esq., the principles of which he found so much difficulty himself in following: Income, twenty shillings; expenditure, twenty shillings and six-

pence; result misery. Income, twenty shillings; expenditure, nineteen shillings and sixpence; result happiness.

"The men, or the men and women who live beyond their income are on the high road to tragedy. Young wives have much responsibility in this connection, for they can restrain or stimulate the extravagance of young husbands to an extraordinary extent.

"After all, there are very few who are silly enough to go against the ironclad rules of the business world about using property not one's own. The rules are bound to catch you sooner or later. It is true some big men break the rules and the violation is condoned by other big men for their own interests, but they make up for this by tenfold severity on the little ones who may be foolish enough to think they have discovered a precedent.

Safe Rules in Gambling

"If you must gamble, there are some safe rules. In card games there are several in which heavy odds may be laid without risk of loss. They are varieties of solitaire or patience. In racing never back a horse that you are not riding yourself. This is the only way to eliminate the race risks. The doubt that remains is whether you can collect your bet if you win.

In stocks never sell short. There is absolutely no limit to the height to which the interests can bull stock. Never buy on margin. Buy outright and stick to stocks that are paying four per cent. on your investment. If you buy judiciously the chances are you will make money in five years. If you buy on margin the chances are all in the other direction.



People do not as a rule devote themselves to self-culture. What they want is a panacea for human ills, and recipes by which to make money and obtain all imaginable pleasures.—Goethe.

STATE LOANS TO FARMERS

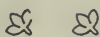
The farmer is practically the only producer who cannot borrow money on his paper; who, in fact, is compelled to give a mortgage on his farm to secure a loan for business purposes. New Brunswick and Nova Scotia are leading the way out of the darkness.



CANADA'S interest in the probable introduction into this continent of European methods of granting financial aid to farmers, in the form of loans upon planted or growing crops, is no less than that of the United States. In this particular, as in many others, both nations have practically the same problems to solve. Attention has been directed in these columns from time to time recently to various methods proposed with the view of helping the farmers with loans through private agencies. All of these possess importance as going to show how widespread is becoming the conviction that something should be done to enable the farmer to borrow money as a business man and on the terms usually granted business men. As has been shown, the farmer is practically the only producer who cannot borrow money on his paper; who, in fact, is

compelled to give a mortgage on his farm to secure a loan made for business purposes. No other class of producers pay as high a rate of interest for financial accommodation.

The Province of New Brunswick has recently authorized a loan that will enable it to help the new settlers, and it is probable that Nova Scotia will do the same. The need of a state loan system in Western Canada is keenly felt. Late-ly much has been said of the proposal of the railroad companies to help with loans the new settlers. But to be really effective, accommodation should be extended as well to the established farmer as to the newcomer. No system that will not provide for the whole farming community of Canada and the United States as the whole mercantile community is provided for, can be satisfactory. —*Christian Science Monitor.*



SINGLE TAX IS GRIPPING THE WEST

The policy of shifting taxation from improvements to land is appealing to the people as the commonsense way. Moreover, it has a restraining influence on the speculative tendency, which is injuring Canada's credit.



IN the West the people are beginning to think seriously for themselves on many important matters affecting public administration and government.

In Saskatchewan, for example, the principle of municipal ownership of public utilities has made it almost an im-

possibility for private companies to secure franchises, and the results of the municipal operation of street railways, light, heat, and power companies and water systems, has convinced the taxpayers that what is earned by the community should belong to it.

The Moose Jaw *Morning News* thus

editorially reviews another important public matter in an impartial and reasonable vein:

"Financial experts are calling attention to the fact that the speculative tendency in Canada is undermining the confidence of British investors in many Canadian investments, an impression having gone abroad that the boom element is too prevalent. Such being the case, it is evident that confidence can be restored only in one way, namely, by getting as nearly as possible to the level of intrinsic values. From this there is no escape. To pretend that values are such and such, when they are not, is both

dishonest and unwise, and cannot but be attended with disastrous results.

"The *News* has recommended the policy of shifting taxation from improvements to land. A large portion of the public endorses this position, and no doubt if a plebiscite on the subject were taken, it would be accepted. Such a change in our system of taxation would certainly have a restraining influence on the speculative tendency, since it would mean that real estate would be called upon to contribute the lion's share of taxation, and also to assume almost all it is able to bear. Then, indeed, the public would soon know where it was at in the matter of values."



A DUTY OF CITIZENSHIP

The young man in a city who uses the streets, parks and other civic conveniences, owes a just debt to the community in which he lives, and which he should scorn to evade.



"**Y**OUNG men of Toronto who would scorn to repudiate a just debt to a fellow man as an individual, have a peculiar habit of throwing their income tax bills into the waste basket," remarks the *Toronto Star*. "Yet these bills represent a debt—and a just one—to their fellow men of Toronto in the aggregate. The debt is abundantly due."

"Young unmarried men use the streets and the parks and the other civic improvements as much as householders, if not more. In most cases, these men are taxed only on income, with a liberal amount exempted. To tear up their tax bills is to confess that they are unwilling to pay what they owe."

"It might be pointed out that if the young man remains in the city for a couple of years he will have to pay the bills which he has destroyed, with in-

terest and the costs of court added. But the fear of being dragged into court is, after all, the lowest ground upon which an appeal for immediate payment can be made.

"The income tax is a duty of citizenship, and it should be met promptly. Its evasion should be scorned as wholeheartedly as any other evasion of debt. Young men and old should get together for a better Toronto, and the one who tries to shift his share of the burden on the other fellows is remiss in his duty to the city wherein he dwells. He takes all, and gives nothing."

"It is possible that there are young men who have never viewed the matter in this light, who have thoughtlessly regarded the income tax as something which it is smart to disregard, who have torn up their bills and who trust to luck to be out of Toronto by the time an

attempt is made to collect them. Now is their time to reform.

"The issue is one of citizenship and common honesty. If it came to be regarded as such, prompt payment of

such income taxes would cease to be the exception."

This applies not only to the young men of Toronto, but to all other parts of the Dominion.



HOW CANADA BEGETS CHEERFULNESS

Even Ministers of the Crown, who are not blessed with that quality, fall under its charm when they view the country's resources, and become cheerful, smiling optimists. The sweets of office and the satisfaction of power, of course, contribute their share.



FOR consistent and persistent optimism a Minister of the Crown cannot be excelled. To him the sun of prosperity is always shining, and if there are clouds in the sky, they are mere patches which make the blue all the brighter by the contrast, and they are sure to roll by. Before him the road to national success always runs straight ahead, and it is smooth and well cared for. In fact, he holds that happiness is within the grasp of every man, because all that he has to do to attain it is to join the procession and support the Government.

"There is only one subject with respect to which a Minister of the Crown is pessimistic," says the Montreal *Standard*, "and that is the Opposition, whose principles and intentions are always matters of gloomy concern. That is the only dark cloud in the sky of office, the only fly in the ointment of power.

Cheefulness that's Concealed

"Mr. Monk, our Minister of Public Works, has many fine qualities, which it is not necessary to enumerate, but cheerfulness is not one of them, or, if it is, it is successfully concealed. This fact makes his case all the more conspicuous and convincing.

"Mr. Monk goes up to the head of the Great Lakes to look after the Public Works, and what he sees dispels his

native gloom and he becomes a sunny, smiling optimist.

He finds that the lake-borne trade of Canada is enormous; he finds the harbors too shallow and the wharves too small to accommodate the traffic; and the "Soo" Canal ridiculously inadequate. Prosperity he finds descending on the Lake Shore country like a gentle but regularly falling dew, but he will bring it down in showers. He has fallen under the spell of the optimism of office.

"Mr. Crothers is another victim of the subtle but powerful influence of the portfolio. Mr. Crothers has been West, where everybody is busy and, therefore, a very suitable place for a Minister of Labor to visit. To say anything new about the greatness and the prosperity of the West, or even to say the old things in a new way, is next to impossible; but Mr. Crothers has done his best, and what he has said shows that his heart is filled with sunshine, and that he cannot see a cloud in the sky—not even in Saskatchewan. On every hand he found evidence of progress and prosperity, confidence and contentment; and he returns to Ottawa to resume his departmental labors, gleefully rubbing his hands as he turns over in his mind the cheerful thought that all is as right as right can be. The sweets of office, the satisfaction of power—how bright they make the world look!"

THE AMERICAN WOMAN'S PASSION FOR LUXURY

It is only in America—which includes Canada—that the craze for novelty and vain show exists to any extent, says an American woman. In France and the older countries the best women dress inconspicuously in the street, and their young daughters are not allowed to wear jewels, silk stockings, costly furs and striking gowns.



THINK of it! A woman who will stand up before an audience of women and confess a hatred of silk stockings and a loathing of willow plumes!

And yet that is what Miss Sadie American did the other day. Said she: "I wish that all the cheap silk stockings could be wiped off the face of the earth. They are one of the temptations of the working girl, who has a hard enough time to keep body and soul together on her \$5 a week. And the willow plume! The very sight of one makes me feel sick at heart.

"A willow plume means misery and weariness in every filament. It represents overwork, child labor, stinting on food and warm underwear, to save the price of the useless, foolish feather—and of course, in more instances than most of us like to think of, it means the first downward step of a well-meaning girl's life."

And for this misdirection she blames the women of fashion, position and wealth, to whom the working girls naturally look for examples in manners and morals, and whose fashions they, alas! too slavishly imitate. The girls are groping for the best, giving too little thought to the difference in station and ability to pay the price.

A Purely American Craze

"It is only in America that this craze for novelty and this adoption of the cheap and ephemeral exists to any extent," said Miss American. "In France only the

women of the demi-monde race madly after the latest fashions. The best women dress inconspicuously in the street, and their young daughters are not allowed to wear jewels and costly furs and striking gowns. The working girl in France has a pride of class. She does not ape the woman of society. She prefers to look like the very best type of working woman, trim, neat, alert, dressed to suit the work she does. She spends no worry on hats, but her hair is always beautifully dressed.

The Curse of Dress

"Dress is not the fundamental cause of the terrible mistakes the poor girl sometimes makes. It is an incidental symptom of a terrible modern malady, the passion for luxuries. Necessities are growing dearer and luxuries cheaper. Luxuries have become so common that the poor girl confounds them with necessities, and she stints herself on food to buy furs and does things to get feathers and finery which might be condoned if she needed bread or shoes."

Miss American charges that the woman of fashion of to-day has lost her sense of values and proportion, and is given over to imitations and make-believes that are in atrocious taste. She dresses inappropriately for the time and place, wearing low shoes and low necks in the streets. She has an appreciation of the relative rather than the absolute value of things and she ignores the responsibility for setting dangerous ex-

ample to those who look to her for their standards of conduct.

The silk stockings are symbolic of this unwholesome condition. A few years ago even rich women kept their silk stockings and their thin slippers for

evening wear. Now they flaunt them in the street. The poor girl follows suit. The woman of wealth and fashion and position cannot relieve themselves of the responsibility placed upon them. Do they fully appreciate the fact?



The Patent Medicine Fraud

THE composition of a proprietary medicine is of small account from a commercial viewpoint according to the *Druggists' Circular*, of New York.

Perfectly good formulas are lying around loose, and anyone can get the receipt for an effective laxative or expectorant or tonic, for the asking.

The promotion of the article after it is compounded is the important thing. Without it, the best "medicine" will not go; with it ordinary water, with or without flavoring or coloring, has been known to yield a fortune. The *Circular* goes on thus:

"For a dollar, a dollar and a half or two dollars anybody may buy a book containing formulas of remedies for every different kind of disease that actually exists or can be imagined for advertising purposes. Almost anybody can manufacture the goods or have some firm of

manufacturing pharmacists do this for him; and without the expenditure of more than a week or two's salary of an ordinary working man, may find himself in possession of a stock of "medicine" which, at a dollar a bottle, or twenty-five cents a box, or even at "two, four and eight," would net him a tidy sum. Having proceeded thus far, our supposititious man could, by reinvesting the said tidy sum in more of the "medicine" and converting them likewise into cash, be able to buy a good farm and retire, or an automobile and continue to retire indefinitely. The thing looks so easy that it seems a shame for any man to have to shovel dirt at a dollar a day or edit a paper for his board and clothes.

If the public who have so long supported the nostrum business could be brought to a recognition of what constitutes its mainspring, it would save them from many harms to purse and body.



The Public Responsible for Dirty Notes

PARLIAMENTARY and public censure of the chartered banks in connection with their circulation of notes is not deserved. In the majority of instances, our banks are not to blame for the filthy condition of some of the notes which fall into the hands of the fastidious.

The majority of men and women, when distributing money in payment of purchases made, invariably select the soiled bills wherewith to settle, and the

recipient being equally anxious to get rid of same, the dirty note is thus kept in circulation, states the *Canadian Bankers' Journal*.

If those who quarrel with our currency could trace the history of a bank note from its birth to its final destruction by fire, they would find no reason for Government intervention on behalf of clean money.

The best proof of honest effort on the

part of our chartered banks to provide the country with clean money is to be found in the records of circulation kept by the Canadian Bankers' Association. Examination of the monthly reports issued to the Government and to the chartered banks shows that, during the year 1911, notes condemned as unfit for further circulation, and therefore destroyed, amounted to \$33,086,335.

Further comment seems unnecessary. The public, and not the banks, are responsible for keeping dirty notes in circulation in the Dominion of Canada, concludes the *Bankers' Journal*.



How often has a worthy person to reproach himself for failing to act with a delicacy befitting the occasion!



MARRIAGE AND THE COST OF LIVING

We have to live—or, at least, we think we have—and so we keep on paying rent and grocers' bills and worrying about the future. It is because of these and other like conditions that the cost of living is a matter of pretty general interest, for if we have to live it is natural that now and then we should consider the cost of the performance.



BY THE EDITOR OF THE MONTREAL STANDARD

AROUND this matter cluster many important and difficult questions, such as that enquiring whether living is worth the cost; what makes the cost so high and why it persists in going higher; and whether it is all due to the abundance of gold or to the scarcity of potatoes!

These are but a few of the questions raised by the fact of existence, and among those other questions is that which, set somewhat in the minor key, people have been asking themselves ever since men and women were first possessed with the idea that it was better to play the game of life with pairs than with a lone hand. And that question is usually put in this form—"Can two live as cheaply as one?"

The question possesses one remarkable and perhaps dangerous power.

It compels about every single person who studies it, to arrive at the same answer, "Yes"; and the next thing this

person knows is that he is testing the correctness of his answer by the cold, hard facts of the case. It is, therefore, a dangerous question for the unmarried to toy with, for although they approach it as a theory, they soon find that it has developed into a condition.

Before passing to the merits of the question, let it be suggested that possibly the form of the question is open to objection. Can two live as cheaply as one? Now, the essential of living is food, and it is not difficult to prove that, day in and day out, two persons will consume more food than will one, even if one of the two has a very small appetite. Two persons cannot travel on one railway ticket, or occupy one seat at the theatre, or even wear the one overcoat. To say that, so far as bare existence is concerned, two persons can live as cheaply as one, is as absurd as it would be to say that two and two do not make four.

The meaning of the question has not been properly expressed, for what people have in mind is not whether two can live as cheaply as one, but whether two can live on what one is receiving and, as a rule, is accustomed to spend on himself.

Of course, the question excludes all those cases where the other party does something towards keeping the pot boiling, and those rarer cases in which that other party possesses sufficient to keep the pot boiling right along without anyone bothering about it.

These cases, of course, do not fall within the scope of the present enquiry.

There are two ways of arriving at a solution of the problem—*Can two live on the income that one had found only sufficient for himself?*

One is that of experience, and the other that of the testimony of those who have made the experiment.

Experience is a dear teacher, and in this matter it is attended by this further difficulty—*those who make the experiment must make it succeed whether it is impossible or not.*

It is not a case of trying and withdrawing if unsuccessful, but it is a case of succeeding or getting off the earth. Prudence, therefore, suggests that a solution of the problem be sought by aid of the experience of others.

Fortunately, some evidence of this character is at hand, collected by a Chicago newspaper among its readers, who have made the experiment, and who, therefore, speak from knowledge obtained first hand. Some of this testimony is submitted for the consideration and assistance of those struggling with the problem.

Let the testimony of the first witness be given in its entirety.

"If a man half tries," says this light-hearted Benedict, "he can live more cheaply married than single. As a single man my expenses a week were \$6.80. It costs me \$5.60 a week to sup-

port my wife and two children. My wife is careful and makes clothes for the children out of our old clothes. She makes socks for me out of her old stockings. I spend almost nothing for amusements. Occasionally I pitch horseshoes and play cards at home. When I am not at work or at church I am at home. We live happily and contented and I believe if a man does not drink or use tobacco it means quite a difference in the cost of living. I never did either."

Quite right—the use of liquor or tobacco costs money, and neither is a necessity of life. This man has solved the problem, but his experience is not cheerful, especially that part relating to socks and always staying at home.

Value of a Sensible Wife

There is a letter from a man who states that he has been twice married. His first wife was extravagant, and he had a hard time, but he tried again, and drew a prize. They have a child, and the three live on \$13.60 a week. He is quite certain that if a man has a sensible and economical wife he is better married than single. And there is letter after letter of like purport, but of each the key-note is economy, the simple life, and not enough riches to interfere with a man's entrance into the happy land beyond.

There is one dissentient voice—the voice of a man who says that, "My experience is that it costs more to live married than single. This, I dare say, is true of ninety per cent. of the couples. The other ten per cent. must deprive themselves of necessities."

And now, after a solution of the problem has been reached, what is its practical value? Absolutely nothing. If love laughs at locksmiths, it also laughs at arithmetic and bookkeeping, and it will no more heed the warning of the balance sheet than it has heeded that advice given years ago by Punch—"Don't!"

OPPORTUNITY IN THE EAST

Young Canadians as well as newcomers should not forget that Opportunity is not by any means confined to the West. Many are flocking West to grow wheat who could do as well on a New Brunswick farm raising sheep.



IT has been so long the custom in Canada to go West to grow up with the country that young Canadians are apt to forget that opportunity for growing up with the country is not confined to the West. Mr. J. A. Telfer, a member of the notable Brant County family of sheep-breeders, has been conducting an experiment in sheep farming near Sussex, New Brunswick, during the past two or three years that should open the eyes of the young agriculturists of that province to its possibilities as a grazing country. He has succeeded in inducing local capital to carry on and develop the enterprise, and the result will be carefully noted by all interested in the food supplies of the people.

There is room in New Brunswick for millions of sheep, and the world needs lamb and mutton in ever-increasing quantities. Mr. Telfer is entirely convinced that New Brunswick farmers could make a lot of money in sheep-raising and at the same time very greatly increase the fertility of their land.

On many New Brunswick farms to-day the cultivation of the soil and the raising of live stock is but a side-line. The lumbering industry calls the men away in winter when live stock most needs care, and the women and children are left in relative isolation to wrestle with the problems of the farm. It is little wonder that under these conditions the women of New Brunswick are not enamored of life in the remote farming sections.

If the farmer-lumber workers would throw up the winter camp-life, stick to their farms all the year round, and go in for sheep and cattle raising, Mr. Telfer believes the province would become one of the richest of the Dominion. There is a moist climate that gives abundance of pasture when Ontario's pastures are dried up. And while the cultivation of silo corn and alfalfa is as yet a good deal of an experiment, with results more or less doubtful, the root crops, especially turnips, that are greatly used in the sheep country of the south of Scotland, can be grown to perfection in New Brunswick.

It would seem that this Ontario sheep-breeder in his Eastern adventure has done real pioneer work.

As the *Toronto Globe* remarks, there is many a New Brunswicker on a harvester train to-day en route to the West who would be quite as likely to find opportunity on a sheep farm in his native province as on the prairies.



Labor Unrest on the Increase

INDUSTRIAL conditions were seriously disturbed by labor disputes during July, the number in existence in that month being considerably greater than the number existing during June. The number actually commencing, however, during July compares favorably with that of the previous month. In all, forty-six disputes were reported to the Department, an increase of nine as

compared with June, and an increase of twenty-eight as compared with July, 1911. About 17,000 employees were affected by these disputes as compared with 15,000 during June, and 19,000 during July, 1911. A termination of the Garment Workers' strike in Montreal

occurred during July, which caused a resumption of operations by more than four thousand employees after nearly two months of idleness. Few of the disputes commencing during July were individually of serious consequences as factors in disturbing industrial conditions.



EAST AND WEST

There are many indications that the West has a grievance, and it is unfortunate that its claim to fairer treatment should be looked upon as a political move. It is also unfortunate that every Eastern reminder that the West owes a duty to Canada and the Empire, should be regarded as merely the propaganda of scheming vested interests.



IN a recent article, temperately expressed, the *Ottawa Journal*, whose editor is a close personal friend of Premier Borden, discusses the relations between Eastern and Western Canada, and indicates the course to be pursued if the differences which have grown up between those great divisions of the Dominion are to be removed or reconciled.

"The Government investigation into the question of the difference of railway rates charged in the East and West, which is fixed to take place on October first, will be useful in more ways than that of merely settling the question of railway discrimination in Eastern and Western rates," says the *Journal*. "It will, no doubt, bring to light various points in which Eastern and Western interests clash, and a clear statement of such differences is a considerable step in the direction of having them removed as far as possible.

The Western Complaint is Just

"At first sight it would appear that the Western complaint is a just one, since it has been held by the board that West-

ern shippers have made out a case strong enough to put upon the railways the onus of proving themselves not guilty.

"This is an indication that the Western farmer has a grievance. It is unfortunate that his claim to fairer treatment should be looked upon as a political move. It is just as unfortunate that every reminder that the West owes a duty to Canada and the Empire should be regarded merely as the propaganda of scheming vested interests.

"*The claim of the West is there, and the national and imperial standpoint is there, too. It will be the test of our diplomacy to strike a mean which will adequately provide for these conflicting claims.* The loud-mouthed outbursts of partisan opinion do more to aggravate than to cure the evil. The proceedings of the railway commission investigation should go a long way to gather necessary data for the careful consideration of the whole question in its broadest aspects.

"The number of seats in Parliament after redistribution will be fifty-seven members west of the Great Lakes and one hundred and seventy-seven east. In the Western number will be thirteen

members from British Columbia, whose views coincide in many respects with those of the East.

Dissipate Cause for Retaliation

"As the next census will not be taken until 1922, the power of retaliation, should any be thought necessary, of the West against the East, will not be effective for a considerable time, and it is sincerely to be hoped that arrangements will be made to dissipate cause for any such feeling. Moreover, as the West grows, it will have its own manufacturing interests, a force which will bring Western needs more into line with Eastern.

"That Saskatchewan has complained against discrimination in railway rates in favor of Manitoba shows that the difficulty is not altogether an East and West one.

"The recent visit of several Federal ministers to Western cities is a sign of the times. It accentuates the claims of

the West to more recognition and the unity of Canadian interests.

"Much good, too, has been and can be effected through such an undertaking as the journeys of the Made-in-Canada exhibition train. The train travelled 6,500 miles between May 15 and July 2. It was visited by some 275,000 people, and much interest was elicited, and considerable business was transacted, though that was not the principal object of the tour. As a result emphasis was laid upon the necessity of firms in the older parts of Canada locating distributing houses and eventually branch factories in different parts of the West to take care of the Western demand.

"This, together with more favorable freight facilities, will do much to consolidate the interests of East and West. No sane man would wish to force trade into unnatural channels, but every true imperialist will welcome natural development upon imperial lines."



Should the Oath be Abolished?

THAT the oath should be abolished is the opinion of some who have studied the matter, and have had experience in the administration of justice.

"It is argued," says the *Montreal Standard*, "that a rogue will take the oath, whatever may be its form, and still give false testimony, and that an honest man, whether sworn or not, will tell the truth. Not all testimony given under oath is believed by judges, for were it otherwise they would not be able to arrive at decisions, for in most cases the testimony is not only conflicting but absolutely contradictory:

"The value of a judge in a trial court depends not only upon his ability to sift the evidence and separate the wheat of essential facts from the chaff of what

is non-essential, but also upon his ability to weigh the evidence, to reject what is false and appreciate what is true; and in this process he is influenced, not so much by the fact that each witness is on oath, as by the character of the witness and the manner in which his testimony is given.

"In a word, it is the intelligence and character of the witness that counts, and neither intelligence nor character is created or changed by taking an oath. At any rate, these views are entertained in many quarters."



Competition never hurts the man who is armed for the battle with the sword of knowledge and the shield of confidence.

—W. J. Wilson.

WILL THE COST OF LIVING DECREASE?

That meat and some other lines of produce will be cheaper is the opinion of some who are supposed to be experts, though we haven't noticed it yet. Winnipeg is setting out to help solve the high cost problem.



FOR the first time in nine months a slight decrease in the cost of living, as compared with the previous months, is indicated in the monthly report on wholesale and retail prices issued by the Department of Labor at Ottawa.

During July the index number, the barometer of prices, showed a slight drop. The wholesale index number fell from 137 to 135, but it is still nine points above the level of one year ago.

There is a slight falling off in the price of grains, fruits, vegetables and hay. Hides, metals, boots, shoes, lumber and furniture, on the other hand, went up a bit.

In the detail brands, potatoes and sugar declined in price, while eggs and coal slightly increased. Meats were firm. So far as the average consumer is concerned, therefore, the difference is not material as yet, and seems due to seasonal rather than to permanent causes.

"That meat will be cheaper and the cost of living generally decreased next winter is, however, the opinion of some Eastern experts who have gone into the cause of prices ascending for some years," says *Canadian Finance*, of Winnipeg. "They point out that grass and root crops in Ontario and wheat and oat crops in Western Canada promise greater than ever. This will make fodder for cattle cheap and certainly bring down prices. Moreover, large crops of all kinds of grains, which are already in sight, should affect the price of cereals and bring at least flour and other breadstuffs considerably lower. Fruits promise well, both in Ontario and British Columbia.

"A plan to combine lower cost to consumers with increased returns to producers is the suggestion of a Farmers' Market for Winnipeg, brought forward by the Million-for-Manitoba League. This would be strictly a producers' selling-place—no stalls being allotted to dealers, commission men or brokers. The suggestion has been enthusiastically received in city and countryside alike, and its successful inauguration should do much to encourage dairy-farming, poultry-raising and market gardening and other diversified agriculture in the fruitful Red River Valley.

"Five million pounds of pork products, three and a half million pounds of canned vegetables, one and a half million dozen eggs are a few of Winnipeg's importations from the United States of foodstuffs that should be raised at her doors. These, in addition to the vast shipments of similar and other products sent to Winnipeg from other parts of Canada."



"The Canadian Highway"

"THE CANADIAN HIGHWAY," a booklet which deals in an interesting way with the work accomplished by the Canadian Highway Association since its organization in November, 1911, has just reached the office of the *BUSY MAN*. It contains a mass of valuable information concerning roads and road conditions in different parts of Canada, but more particularly in British Columbia. The booklet is well illustrated with photographs of road scenes and scenes at the planting of the first post on the west coast of Vancouver Island. Photogravures of President W.

J. Kerr and his fellow officers add a personal touch to the work.

The mission of "The Canadian Highway" is to educate the public to the

advantages of good roads, and anyone interested in this work may obtain a copy by addressing Secretary P. W. Luce, New Westminster, B.C.



SHALL WE STOP APPEALING TO THE PRIVY COUNCIL?

Some of the comments of leading Canadian journals are interesting. They take the view that Canada should untie her hands from the everlasting upsettings of Canadian judgments by the Privy Council in England.



BECAUSE the judges of the Privy Council in England have interpreted Canadian law in favor of corporations and against municipalities, a number of our newspapers say that we ought to be rid of those decisions, which they claim are unfair. They go further and say that the English judge is always in favor of vested rights; also that the Canadian courts decided these questions in favor of the municipalities.

The *Toronto World* does not agree with these opinions, because it believes that the English law lords have rightly interpreted the law. "The real offender," says the *World*, "is the Dominion Parliament, which saw fit to pass legislation which overrides provincial legislation; and the Dominion Parliament is free to do this because the British North America Act says so; and the Privy Council judges simply interpret an English act as it was intended to be interpreted; and always remember that the British North America Act which these law lords interpret is an act of the British Parliament.

"As to our Canadian judges," says the *World*, "we think they give the decisions they do because they prefer to take the side of the people and save themselves from criticism. They leave the knocks for the Privy Council.

"Our own contention therefore is that if Canada is to have her municipal rights protected, she must see that the Parliament at Ottawa keeps its hands off what are practically provincial and municipal questions, and further, to ask for legislation in England amending the British North America Act in the direction desired.

"In the meantime it is possible for the Canadian Parliament, and we believe it is its disposition at this moment, to pass remedial legislation removing the grievances that the provinces now have against acts passed under Sir Wilfrid Laurier's regime at Ottawa.

"We pointed out the other day the way that remedy ought to be worked out, and that is an amendment to the effect that any powers conceded by Federal authority to an organization already authorized, or capable of being organized, to do provincial business, shall be limited to such powers as the company would have were it incorporated and only incorporated under provincial authority.

"In other words, the grievance of Canadians is not with the Privy Council, but with ourselves. If we select a Parliament that overrides provincial rights, or if we fail to have our constitution amended where it is injurious, that is our fault. Judges cannot be blamed

for interpreting the law as it is written and as it was designed.

"Whether we should appeal our cases to England is another question; and much can be said as to the home-grown variety of judicial interpretation; but it does not seem clear that an English act (our great constitutional act) should be interpreted finally by English judges—at least until such time as the Canadian Parliament, by a more or less revolutionary motion, declares that it thenceforward assumes the oversight and responsibility for our constitution, both as to its making, amending and interpretation.

"And this seems to us the easy and real way out of the trouble. It simply means that Canadians will take over absolute control of their own constitution. And that the Canadian Parliament, under King George or his viceroy, is not within the jurisdiction of the British Parliament under the same King George in matters Canadian. Our Parliament will be supreme in our own country. Then will we be the equal of the mother country and a co-equal partner. At present we are wards and will so remain as long as we choose. It is for us to take the next step.

The *Toronto World* thinks we need a revision of the British North America Act, and such a guarding at home of our domestic rights as will prevent the Dominion authority from interfering in matters that should properly be under Provincial control.

The *Toronto Star*, the *Ottawa Journal*, the *Manitoba Free Press*, the *Montreal Herald*, the *Toronto Telegram*, the *Hamilton Herald*, the *Toronto Globe*, and other newspapers representing various political views, all across the Dominion, take the view that the carrying of appeals over the ocean to the Privy Council subjects the people of this country to an interference with their self-government that they cannot be expected to submit to.

The *Toronto Star* dissents from the

suggestion that the B. N. A. Act is an English Act. It was the first of Canadian Acts.

Deprived of Self-Government

"A revision of the B. N. A. Act," says the *Star*, "will not suffice, if the interpretation of the Act and of all legislation under it, and of all agreements entered into between companies and municipalities is left to a trans-Atlantic court whose members entirely fail to grasp the fact that a new and entirely different relation between property and people is designed here from that which is so badly in need of reform in England.

"We make our own laws. That is not enough. *We must have a judicial system that will accept the meaning of our laws, and be wholly unafraid of their intention. Otherwise, beyond Parliament and over its head, we are deprived of self-government in all large matters, and as a people are herded back from all new avenues of legislation into beaten paths.*"

The *Star* thinks the only course is to go ahead and make our self-government a real instead of a sham thing, by abolishing all appeals to a trans-Atlantic court.

"Apart from tradition and fiction," says the *Star*, "the Privy Council is but a British court, which exercises greater authority than Canadian courts in such cases as are appealed to it. It costs a fortune to make such an appeal. The picture drawn of a poor man seeking justice at the foot of the throne, by going to this court, is an absurd one. It is our great corporations which, for the most part, use the right of appeal in order to exhaust the resources of private litigants and in order to get, where their privileges are involved, into a court where the rights of private property are held in greater esteem than the rights of communities of men."

The *Ottawa Journal* says the Privy Council is guided by "an alien frame of mind." Its members do not know what

Canada is driving at. Where they do not understand us they distrust us and deem us wrong.

Lacks Canadian Perspective

The *Montreal Gazette* says that the judges of the Privy Council, in deciding the Canadian cases complained of, "took the laws made by the authoritative legislative bodies in Canada, applied them to the cases presented, and gave judgment according to recognized judicial rules."

"This," replies the *Toronto Star*, "is work not done at the foot of the throne, nor does it require to be done there. The laws are Canadian, the litigants are Canadian, the judicial rules are ours as well as theirs. What the Privy Council lacks is Canadian perspective. There is no comprehension of the true relation of this to that."

"We make laws but they are not given effect and our self-government is forbidden to walk. Private ownership can spike the guns of public ownership; a corporation can do its will with a municipality. We may rest assured that it will be so as long as we allow our laws governing companies and our agreements with corporations to be interpreted for us, and far beyond us, as at present."

A Canadian Judicial Committee

It has been suggested that a Canadian might be added to the Judicial Committee of the Privy Council. The *Edmonton Bulletin* thinks that might be an improvement on the present arrangement, or it might not be. "A better scheme," says the *Bulletin*, "would be to establish a judicial committee of the Privy Council in Canada."

Sir Charles Fitzpatrick is already a Canadian member of the Judicial Committee of the Privy Council, eligible to sit on any Canadian case, except one which he has already heard as a judge of the Supreme Court of Canada. His fitness is thus conceded. There are other

Canadians equally fit to sit in any court anywhere.

Some who are startled by the suggestion that Canada should abolish appeals to the Privy Council and make supreme our own Supreme Court may prefer this proposal from the *Bulletin*.

The *Montreal Gazette* has dubbed as "judicial separatists" those who would abolish appeals to the trans-Atlantic court.

The *Toronto Star* holds that the British instinct is to preserve names and forms however much meanings may alter. "Why, then," asks the *Star*, "should there not be established a judicial committee of the Privy Council in Canada?"

"We have our own Parliament and legislatures, and nominally enjoy complete self-government. Our Parliament is the equal, as far as we are concerned, of the Parliament at Westminster, so far as the people of Britain are concerned. One is the King's Parliament as fully as is the other. That ours is a subordinate and inferior order of citizenship nobody here will admit, and it would be fatal in the end for anybody there to contend."

"There is a thirst in many quarters to bring our institutions more into line with those of Britain. Titles are, with an open hand, conferred on our prominent men."

"Already we have the King's Privy Council for Canada. Why not have included in it a judicial committee? It is the one cog left out of our machinery, through the absence of which it is not the machine it purports to be."

"Why is it left out? Why not put it in?"

"Ridiculous" Appeals

The *Toronto Globe* thinks our appeals from court to court, when public and private interests are in conflict, "are ridiculous."

"The moral sense of the community discerns the rights of each," says the

Globe, "and the law-makers have unrestricted authority to fully satisfy the demands of justice. They can also ignore and override the demands of justice, but the moral sense of the people is a safeguard against any such course.

"Our habit of appealing to the courts is an illogical and needless copying of an American practice rendered necessary by constitutional limitations which do not exist here. The Americans restrain their legislators by constitutional restrictions. Contemplating their entanglements has led us to adopt the circumlocution which such entanglements necessitate. They have erected a barrier which they must travel around, and we copy their circuitous routes although we have no such barrier

and lack its occasional protection. A decision of the highest court in the United States, such as has been given by the Imperial Privy Council, would settle the question at issue. With us the issue is no more settled than it was before, and legislative bodies can reverse the decision next session by a simple clause in an act.

"When our Governments timidly shirk their duty by appealing to the courts to learn the meaning of their laws instead of lucidly declaring the meaning where uncertainty exists, the judges are inclined to reject the unfair imposition by deciding on technicalities. Our law-makers can declare at any time what the law is or what it always has been, and, if they see fit, can make it what it should be."



Let All Unite for Defence

FOLLOWING is the memorial drawn up by representative citizens for presentation to the Federal Government on Mr. Borden's return from Britain:

We, the undersigned citizens of Canada, members of both political parties, unite in urgently representing to the Premier and Cabinet of Canada and the Leader of the Opposition:

1. That in our judgment it is the desire of the majority of the people of Canada that the Dominion should forthwith take her part in the naval defence of the Empire.

2. That capacity for self-defence being a necessary incident of nationhood, that Canadian people look forward to equipping themselves with all reasonable despatch with the necessary means of defence; and that the permanent policy of the Dominion should look to the establishment of a navy that will be worthy of our national aspirations.

3. That if international relations are disclosed by official information are such

as to indicate the existence of an urgent situation, substantial evidence should be given forthwith of Canada's recognition of her responsibilities as part of the Empire; and that the action taken in accordance with this idea should be of such a notable character as to be adequate in the light of the responsibilities of Canada, and of the exigencies of the case, and worthy of Canada's material wealth and prosperity.

4. That the motive animating Canadians is not to promote the military spirit as such, and, in particular, is not to render more acute the tension between Great Britain and any other power; but to show in a practical way their belief that the effective maintenance of the British navy makes for the preservation of the world's peace, and to demonstrate unmistakably the strength of the overseas' resources which are available for the defence of the Empire.

5. That it is highly desirable that the policy of the Dominion of Canada, both for the moment and permanently, with

regard to this matter should not be or become a party question.

6. That without delay an earnest effort should therefore be made by the Government, through friendly consultation with His Majesty's Opposition in

Canada, to give to such immediate action and to the Dominion's permanent policy, a form which, securing the adhesion of both parties, may remove the whole question of Imperial Defence from the domain of contentious politics.



THE FIGHT AGAINST WASTE

The following thoughtful and eloquent remarks, which should be read by every Canadian, are from an address given by Hon. Geo. E.

Foster at the Annual Convention of the Canadian Forestry Association, whose annual report, covering

123 pages, has just reached the office of

Busy Man's Canada.



I AM to propose the toast of "The Lumbermen," not their health, for the health of the lumbermen is always good. The toast of "The Lumbermen" must always be well received.

On the point of conservation you will allow me to say that those of us who have been here to-night have had in about fifteen minutes the elements of a liberal education imparted to us by the very excellent address of our friend from the United States (Mr. Gifford Pinchot).

Commencing with the tall trees in the large forests, he showed us that the idea extended laterally, downward and upward to the highest interests of our country and to everything that pertains to it. That is an illustration of how strong a specialty may be, when it is based upon an underlying and world-wide idea.

Caught the Imagination

So while forestry caught the eye, the conservation of the forests caught the imagination, and after the eye and the imagination had been caught in that way we beheld the deep, wide principles which made conservation powerful and strong.

Dr. Pinchot would have made it not less strong if he had told us that this principle does not stop at boundaries, and that the ultimate and great success of the principle of conservation, the fight against waste and to keep all the resources of the country as trustees for the country, becomes more powerful, and its ultimate success all the more certain because it is international as well as national, and because the whole world will bend its best efforts and its best thought to bringing about that success.

But I am forgetting all about the lumbermen. Lumbermen may be divided into two classes. One is the buccaneer, the predatory lumberman: I think his day is almost past. I am pretty certain we have none of those people now. We are living in a new age. The predatory, buccaneering lumbermen who looked upon the forest as so many living things to be slaughtered and got out of the way have passed away, and we have now, I hope, the lumberman of imagination, endowed with humanitarian principles. For after all, is it an exaggeration if we liken the young shoot in the forest to the child in the home and the family,

and come to the conclusion that if destroyed ruthlessly and with set purpose, it is of necessity almost as bad in its way as going into the homes of the country and destroying the young children.

Children of the Forest

So it is with forestry. *In my opinion the principle of conservation in this country and in other countries should be held to this extent, that no grown useful tree should be taken out of the forest where a child tree of the forest is not allowed to grow in its place, just as no fish should be taken out of the well-stocked rivers of our country or other countries, without giving chance and opportunity for a young fish to grow up to take its place. That is the idea in all those kinds of perishable resources, which are perishable in a way, and which are yet reproductive and can be made imperishable by wisdom and thought and purpose. That is the way we should look upon all such resources.*

As my friend has so well said, we are not living in this age only. With this nation we have had a heritage of the past put into our hands as trustees, out of which we are perfectly right in taking a liberal use but which we have no right to dissipate or destroy. I think to-day we are fast marching up, if we have not already arrived to the time, when the predatory lumberman is no more and the humanitarian, the imaginative lumberman, the man who prides himself in his profession and has a vision for the future, has taken his place.

I have just one suggestion, that is, that if there be any of the predatory members left, these souvenirs, shall we call them, from a barbarous age, that the men of the better breed, the lumbermen of to-day, join with some compulsion from local governments, and maybe from the Dominion Government as well, in administering a little discipline to the residue of predatory lumbermen.

I am glad to know from conversations with my friend by my side (Mr. MacLaurin) that the lumbermen are doing such a good work, better than I had known of or thought of, in the way of conserving the resources with which they are chiefly identified. But there is also something for Governments to do, Dominion Government as well as provincial.

The Mistake We Make

May I be allowed one other thought. Sometimes when we meet in circles like this, all imbued with the same idea, all men with extraordinary intelligence and insight in these matters, as of course we are, we are apt to think that the whole country is advertised of what we are speaking about and what we are doing, and that they are as far ahead as ourselves. Of course we make a mistake. Ideas will make way from the top, but we miss the best opportunity if we do not go to work at the base and in the schools and families of the country sow the idea from the bottom as well, so that it will work up. I have great sympathy with the idea suggested at the end of the long table there that it is quite time that *the boys and girls in the schools of our country should be taught these elements of conservation, a perfect horror of waste wherever that waste may take place, be it in a tree or in any natural resource, or, what is infinitely greater waste, in the human lumber, the human resources and the human energy that we have. What a man makes is what he saves, and how infinitely greater is that truth when applied to the policy of a country and a nation.*



The big man nowadays is the man who can co-operate with other men, who can not only do his own work without supervision, but can supervise, to their own advantage and benefit as well as his own, a great number of people.

AN APOSTLE OF SINGLE TAX

Sketch of the millionaire soap manufacturer who made his millions under what he believes to be an improper social system, and who accordingly gives his money away to correct that system.

Single Tax is a cause that is rapidly gaining friends in Canada.



THE accompanying is a portrait of Joseph Fels, he of Fels-Naptha Soap, who came to Canada recently to talk Single Tax, and made things lively with one of our Provincial Premiers.



JOSEPH FELS
Apostle of Single Tax

While in Toronto Mr. Fels made this remarkable offer: "I will duplicate every cent that is put up to fight for the Single Tax in Canada, and I don't care who puts it up, or how much they put up, so long as my pocket holds out."

Mr. Fels has made millions in business under what he believes to be an

improper social system, and accordingly gives his money away freely to correct that system.

Big Job for a Little Man

"The disgrace of it," said Mr. Fels, in a witty address, during the greater part of which he kept his audience in laughter, "is that you let one little mango around the country and get a good reputation as a millionaire. It is a big job that I have undertaken, and it is too big for me, but I think I have been able to do more than I thought I would do. I want to tell you that I would rather be known as Joseph Fels, the man who works twelve hours a day, than as Joseph Fels the millionaire."

Those who oppose Single Tax, Mr. Fels says, are those who either do not understand it, or who think that they themselves were going to be hit by it.

Mr. Fels spoke of another tax besides the business tax, for the existence of which he could see no reason. He referred to the duties paid on goods coming into the country, and he called it not a tax, but a robbery.

"The United States," he said, "is the greatest example of free trade in the world. There are forty-eight states trading freely with each other. Why should we set up an imaginary line where there isn't one at all? Why should we seek to keep Canadian goods out of the United States? And why should you try to keep United States goods out of Canada as you did recently when you fought so hard? And rightly so.

"For I consider that your defeat of

reciprocity was really a victory, although you snowed your own party under to do it. I was sorry I was not here to put a couple of spadeful of dirt on top. The reciprocity treaty between Canada and the United States was a fraud on Canada. By scientific tariff reform (God forgive the expression) the Yankees were trying to trick you. But you would not be tricked, and I congratulate you from the bottom of my heart."

Joseph Fels is a millionaire. He is a little man with a tiny and fragile frame. But he is one of those delicate beings which often, in the history of the world, have played big parts by the burning ardor of their spirit. Mr. Fels is never at rest; never cool; never silent.

Meet him anywhere and he bursts at once into a long discourse on Henry George and the Single Tax. He spends a considerable portion of a big income in propaganda; subsidizes organizations; issues pamphlets and leaflets; makes innumerable speeches; attends innumerable conferences; in short, this fiery little spirit seems to live, move, and have his being in the Single Tax idea.

Mr. Fels has no children. His wife, like himself, a fiery spirit in a tiny and fragile frame, seems as devoted to the cause as her husband; neither ever touches wine; they lead the simple life in the fullest sense of the word. Men and women of this type, above the ordinary temptations and indulgence of mankind, are always formidable figures in a new and revolutionary social movement.

"There is one remarkable peculiarity among the single taxers, writes T. P. O'Connor in the *Star Weekly*, which has always struck me much. The doctrine is held with such fervor, it is believed to be potent with so much power in removing human inequalities, that it creates among all its adherents a curious kind of devotion and of fraternity which amounts to a new religious doctrine.

"When I see two single taxers meet,

I realize at once that they have toward each other instinctively and immediately something of the same feeling as two Freemasons, or perhaps I should say, two Christian Scientists.

"All barriers of race and of creed fall down; the Orange single taxer, if such there be, would grasp the hand of a Catholic Nationalist single taxer with more sense of fraternity than either would approach a co-religionist who holds conservative views on the land question. Henry George, in fact, has founded not merely a new school of economical thought, but almost a new Christian communion.

Single Tax, or taxation of land values only, is a cause that is rapidly gaining friends in Canada. Public opinion all over the Dominion is fast gathering behind the idea that land values are the natural source from which municipal taxation should be drawn. Vancouver, Victoria, Edmonton, Regina, Winnipeg and Calgary have all adopted the system in whole or in part, and in Alberta Premier Sifton had the courage to introduce a measure making the taxation of land values only obligatory in all municipalities, urban and rural, within seven years. The measure was passed.

Single Tax in Alberta

In a recent letter to Mr. Fels, Mayor Armstrong, of Edmonton, Alberta, gives the following interesting news:

"Since the receipt of yours of October last, several important changes have taken place along the lines of Single Tax in Alberta. The Provincial Government has placed all agricultural lands completely under the Single Tax principle, the assessed value to be arrived at as follows:

"Land shall be assessed at its actual cash value, as it would be appraised in payment of a just debt from a solvent debtor, exclusive of the value of any buildings erected thereon or of any increase in value caused by any

other expenditure of labor or capital thereon."

"Also the Provincial Towns Act is based on single tax. Edmonton secured charter amendments at the last session of the Legislature, whereby we could abolish all but tax on land and license fees. The City Council recently took the necessary steps in that direction, and we will now have none but tax on land and the usual license fees for special

lines of trade requiring regulating and police supervision.

"Our land tax rate last year was 13.7 mills on the dollar. The tax rate may be less this present year on account of the increased assessed land values, notwithstanding our natural rapid growth and increased requirements.

"I am glad to see the increased tendency toward Single Tax prevailing throughout this province."



THE PANAMA DISHONOR

President Taft's signing of the Panama bill, which is regarded by the best class of American statesmen and journalists as a dishonorable measure, may end up in a serious blow to the cause of arbitration.



AUGUST 24, 1912, will stand out darkly in the history of nations as the day when President Taft signed the Panama bill, discriminating in canal tolls in favor of United States coastwise trade, thus utterly repudiating a direct bargain, a treaty entered into with Great Britain.

After signing the bill the President sent to Congress a memorandum suggesting that a resolution be passed declaring that this measure was not considered a violation of the treaty provisions regarding the canal.

The American Case Untenable

The Toronto *Globe* thinks the situation will cause an appeal to The Hague by Britain, and, "as the American case is untenable, a possible refusal by the United States to submit the issues."

"That American coastwise trade is restricted to American vessels by law gives plausible excuse for regarding it as exempt from the treaty stipulation that the ships of all nations shall use the

canal on terms of equality," says the *Globe*. "The weak feature of it is that American vessels engaging in foreign trade can, by calling at an American port and clearing for another by way of the canal, make the canal trip technically coastwise. An American vessel with a cargo from Halifax to Vancouver or from Liverpool to Hong Kong could clear to Key West, again to San Francisco as a coastwise trip through the canal on favorable terms, and then complete her voyage. Trade from a Canadian or foreign port to an American port by the canal could be made technically coastwise in the same way.

"The Americans have protected their ships off the ocean. They have piled up so many obstructions that where their ship-building must face the world's competition it cannot live. It is in consequence a negligible quantity, but if the treaty were adhered to it could be used as an influence to prevent the economic obstruction of the canal.

"The American railways, whose gi-

gantic political purchases in the form of campaign subsidies are being disclosed, are desirous of maintaining rates based on the cost of carriage by Cape Horn. A fanatical schedule of fees resembling the American import tariff would make carriage by the canal as costly as by the Horn. This would be favored by the American railway interests, whose dominating position is being revealed.

"The only interest opposed to such canal policy, apart from public interest, which will scarcely be considered, is the marine interest. If it is directed toward favoring obstructive rates by the granting of special immunity through the pretence of coastwise trade there will be a strong combination of influences making for canal obstruction.

"A moral collapse, leading to an economic blunder, may largely deprive not only the continent but the commercial world of the possible benefits of a great engineering triumph. The only safeguard against the economic blundering that is favored by powerful interests would be to have the American shipping interests subjected directly to the resultant burdens.

A Possible Blow to Arbitration

There is danger of a serious reverse to the cause of international arbitration. If the Republic refuses an impartial interpretation of a treaty it will go a long way toward undoing the good work accomplished in recent years in the direction of providing for the sane and reasonable settlement of international disputes. Progress in this, as in all lines of evolution, must wait on the growth of common honesty. This is even more essential in the relationship of nations than in the relationship of individuals, for there is no outside authority to force the dishonest nation to keep its word. Will the Republic become the world's greatest reactionary force?"

The London *Times'* comment is on similar lines to that of the *Globe*. "Should the text of the law bear out, upon

examination, the view that it does in fact violate our clear rights in the matter of first-rate importance, we shall, of course, renew the representations to the Government at Washington, and should these unhappily fail to bring about a satisfactory settlement we shall appeal to the Arbitration Treaty of 1908, and request that the whole controversy, and the proper construction, scope, and bearing of the Canal Treaty, be referred to The Hague for decision," says the *Times*.

Impossible to Contemplate

"Suggestions have been freely made in certain quarters that the United States is not likely to entertain a request of that kind. That, as we have said before, is a blow to the whole principle of arbitration which we absolutely refuse to contemplate, unless and until it is delivered.

"No Government or no nation has more loudly preached resort to arbitration than the Government and people of the United States. It is hardly credible, after so preaching it to others, they should cynically decline to adopt it where it concerns themselves.

"A refusal of this kind would inevitably create a certain indisposition on the part of all self-respecting nations to enter into contractual arrangements with a State which reserved to itself the exclusive right of interpreting the measure of its own obligations."

Taft Has Disappointed

"President Taft," says the *Toronto Star*, "has disappointed those who hoped that he would act like a statesman, and stand out firmly for the fulfilling of treaty obligations by the United States. His argument that the British interpretation would prevent the United States from aiding its own commerce as other nations may do fails to meet the case.

"No objection would be taken to the United States subsidizing or otherwise assisting its own shipping industry in any manner adopted by any other

country. The question is simply one of the fair construction of a treaty.

"If the President has confidence in his own interpretation he should not hesitate to consent to refer the question to The Hague tribunal, a course which the British Government will probably propose.

"If the British contention leads to an absurd conclusion, as the President believes, there should be all the less hesitation on his part to submit the question to an impartial tribunal. The stronger he thinks his case is the more willing he should be to arbitrate.

Arbitration That Isn't

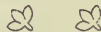
"Moreover, President Taft has a record as an advocate of arbitration, and has won golden opinions from those who believe in that method of settling international disputes. He is in danger of going down into history as a man who favors arbitration until there is something to be arbitrated. *His proposal to submit the question to the Supreme Court of the United States it is difficult to treat serious-*

ly. How would he or the people of the United States receive a proposal that the question be referred to the judicial committee of the Privy Council?

If Diplomacy Fails

But the advocates of the international arbitration have no reason to be discouraged. On the contrary, The Hague tribunal stands out to-day more conspicuously than ever as the only means of arriving at a just and honorable settlement.

If diplomacy fails, as the London Times suggests, when it says there is no use in making agreements with the United States; if war is out of the question, as is admitted by all those who regard Great Britain and the United States as threatened by enemies who would rejoice in a British - American war; if neither British courts nor American courts can command the confidence of both parties; if these things are true, the international tribunal is the only door left open, the only means of arriving at a just and honorable settlement."



IS CANADA FOR SALE?

A word of protest against Bonar Law's suggestion that the hand of Our Lady of the Snows can be won by buying it—that she listens only when money talks. The United States couldn't buy her, and the past has shown that Britain doesn't need to.



IN a recent speech Mr. Bonar Law used the Canadian elections of last September as an argument in favor of tariff reform in Britain.

Mr. Law has made this kind of speech more than once during the past few months. The Toronto Star says "he seems quite content to assume that by a very narrow margin at the polls the people of Canada decided that for the present they would remain in the British

Empire. He is equally content, it appears, to assume that nearly half the people of Canada were quite prepared to vote themselves out of the Empire. No such issue was before the people of this country, and one would suppose that the relations between the Dominion and the parent State are too important to be abused by a politician like Mr. Law in his work as a parish vote-seeker."

From a grave danger, he says, Britain

was saved by the true instinct of the Canadian people. And he is quoted as follows:

"The danger is gone for the moment, but it will recur if we persist in refusing the boon which is held out to us, and it is a boon. Canada has much to offer, and she has many suitors. If we refuse it the gift will be eagerly accepted by other nations which are not so blind."

"Canada is here represented as unmarried, as not being wedded to the Empire, but as being in the marriage market and with many suitors," says the *Star*. "The country is safe, but only for the moment."

Must Buy Her Hand

"In Bonar Law's view Miss Canada is a calculating young person, and the suitor who wins her must buy her. She is represented as one who listens only when money talks. She is described as one who wants pearl necklaces, houses and lands, yachts, autos, and revenues. There is to be no love in the match. Mr.

Law sees in Miss Canada one who is out for the long green. He urges that John Bull buy her, before some plutocrat does.

"It is not pleasant for Canadians to find themselves so described as a people by Mr. Bonar Law, leader of the Unionists in the British House of Commons. As a people we have a right to expect that we shall not be so grossly misunderstood by a leader in Imperial politics.

"Canada is not for sale. The United States could not buy her, and the past should have shown that Britain does not need to. By this country Britain has long done her duty, and this country has a desire to do hers. But such talk as Mr. Bonar Law indulges in is a discordant note in the conversation of the family."



The worth of a State, in the long run, is the worth of the individuals composing it.
—J. S. Mill.



British Immigration Declined, American Increased

A FALLING off in British and a somewhat remarkable increase in United States and continental immigration to Canada for the four spring and summer months up till June 31, as compared with the corresponding period last year, is the outstanding feature of figures compiled by immigration officials.

Particularly interesting is the big increase of immigrants from the European continent, nearly 35 per cent.; totalling, in four months, 52,084.

United States immigration also shows a big advance over comparative figures for last year.

In four months of the fiscal year of 1911 the number of Americans crossing

the border to Canada was 43,802. During the same period this summer the number is 53,343, an increase of more than 18 per cent.

Immigrants last year coming from the United Kingdom numbered 71,046. During the same months this year there was a drop to 69,919. It will thus be seen that the increase for the four months of this year over the corresponding period of last summer from 153,118 to 175,346, is made up wholly of United States and continental settlers.



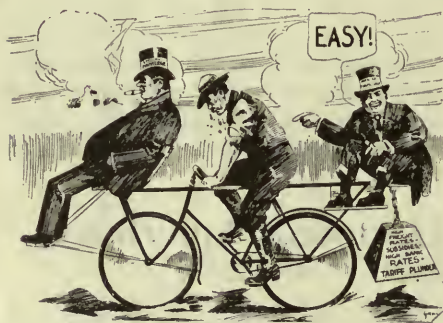
No inclination is good in itself; it is only good in so far as it effects what is good.
—Goethe.



THE SCHOLASTIC MUCKRAKER

The Political Economist who devotes himself to a microscopic search for the cause of social unrest and the cure of poverty amongst the sticks and straws, while the palpable explanation is to be seen if he would but look up!

—The Square Deal



The Farmer is too "Easy."

Grain Growers' Guide



Who cares what Mrs. Grundy says?

—Montreal Standard

The Scholastic Muckraker

The Square Deal, the official organ of the Tax Reform League in Eastern Canada, from which this cartoon by J. W. Bengough is taken, comments thusly on Mr. Bengough's drawing:

"Bunyan tells us of the man who was so intent upon raking up sticks and straws and rubbish on the floor that he ignored the glorious crown of life the angel was holding above his head. Everybody sees the pointed allegory here—the insensate folly of the man who is preoccupied with the earthly affairs to the exclusions of the spiritual. A mate for this devotee of perishable treasures is the man who, in his investigation of the problem of poverty in a world of superabundance, confines his attention to the exploitation of palliative schemes and measures. A majority of the writers of books and magazine articles on the social question are mightily concerned about housing schemes, removal of slums, old age pensions, abolition of saloons, etc., etc., but entirely oblivious of the fact that these reforms are all utterly futile as radical cures so long as one man may legally own the earth and make the rest of mankind pay for living upon it. Why can't these learned and well-meaning people lift up their eyes and take in the gigantic and palpable fact of Landlordism?"



Mr. James E. Hall, President Vancouver Grain Exchange, shows what the Panama Canal will mean to Vancouver.

—Vancouver World

Finance and Commerce

OUR DAIRY EXPORTS ARE RAPIDLY DECLINING

Ten years ago we sent 13,000 tons of butter to Britain; last year, only 3,000 tons, and that because tempted by high prices. Later in the year we had to import from Australia and New Zealand to supply our own market. It looks as if we shall soon cease entirely to export butter and cheese.



“THE imports of butter from the British oversea dominions for the past year, unfortunately, again illustrate the uncertainty of supplies which necessarily attaches to enormous areas, like Australia, New Zealand and Canada, with their varied climates,” says the Eighteenth Annual Review of the Imported Dairy Produce Trade, issued by Waddel & Co., Ltd., of Birmingham, Eng. “The year which closed twelve months ago provided us from the British dominions with the heaviest import on record, viz., 61,023 tons, while in the twelve months just ended only 52,857 tons arrived. This check in the import is very disappointing, notwithstanding the similar experiences in the past. The successive and enormous increases in the two preceding years, of 14,440 and 14,386 tons, respectively, encouraged hopes of still further progress, and the sudden decline of 8,166 tons must be regarded as a very great misfortune.

“On the other hand it should not be overlooked that notwithstanding this decline, one-fourth of the butter imported into this country in the past year came from our kin beyond the seas. A survey extending backwards for ten years shows the imports of British oversea butter to have more than doubled.

“If the three sources from which this butter comes be examined, there is an-

other cause for regret in the fact that Canada, the nearest of the dominions to this country, is evidently dropping out of the trade. Ten years ago over 13,000 tons of Canadian butter came to this country, while twelve months ago the import had fallen to 776 tons. It is true this amount grew to nearly 3,000 tons in the past year; but the increase was due more to the excessively high prices ruling in the United Kingdom last autumn than to there being any real surplus of butter in Canada available for export. Canadians were tempted by the high prices to overship, but soon discovered that they had not enough left at home to supply their own requirements, and in the past winter they had to import Australian and New Zealand butter in very large quantities, at higher prices than those they obtained for their own exports.

“For some time past every year has supplied sufficient evidence to prove that, so far as butter is concerned, Canada is nearing the end of her export business. During last autumn, when she sent us 3,000 tons, it was principally to the ports of the Bristol channel and to Liverpool. On the London market, for the year ended with June, Canadian butter was not once in sufficient supply to secure an official quotation. In recent years Canadian butter has been imported into this country mainly for cold storing to

supply our winter requirements. In the future these requirements will have to be filled from Australia and New Zealand by fresh landed goods. This will be an advantage to the Home trade as well as to the Commonwealth and the dominion of New Zealand, for however well butter may keep in cold storage, it is not so palatable as when it is freshly made, and there is likely to be an increasing demand for the better article.

Cheese Declining Too

"It is greatly to be regretted that the British dominion imports of cheese are not following the same lines as the British dominion imports of butter, which in the past ten years have more than doubled. The real cause of the decline in imported British dominion cheese is somewhat paradoxical, for it is due to the progress and prosperity of one of these dominions, viz., Canada. That country is increasing in population so rapidly that it cannot keep up the supply of cheese to its home population and at the same time continue its exports to the United Kingdom. This development in Canada is bringing prosperity to the dominion of New Zealand, which is preparing to take over the business which Canada year by year is less able to carry on.

"In the past ten years Canadian imports have fallen off by 15,000 tons, while New Zealand imports have increased to the extent of 22,000 tons. *The statements made in Canada by those who know the cheese trade there, that Canada will cease to export by the year 1916, though of an alarmist character, may have some foundation, in view of the enormous rate of increase in her population, mostly by immigration.* New Zealand, therefore, will be acting prudently in preparing for probable developments in Canada. By erecting dual plants for butter and cheese she will be in the best position to meet all reasonable emergencies. Can-

ada lies so close to the over-populated countries of Europe, and the means of access to her boundless areas of fertile soil are so cheap, that the stream of immigration will most probably steadily increase in volume, and the declining years of her export trade come much earlier than now seems probable."

No Butter Exported this Year

The prediction was made two months ago that the present season of navigation would witness a total absence of butter exports to the British markets. It now seems as if this prediction will be fulfilled. No butter as yet has been exported, as prices here are far above those at which the United Kingdom can secure first-class quality from the continental markets and New Zealand.

The demand from the Prairie Provinces is growing apace, and is the main factor in maintaining prices here—as the Province of Quebec has practically the monopoly of this trade. The surplus from Ontario goes to Cobalt and Porcupine.

The Pacific coast is importing large quantities of New Zealand butter, and it seems that the island dominion will supply all the requirements of our large province at the Pacific coast. It only takes three weeks to ship butter from one province to the other.

It is contended, on the other hand, that the past is no pattern for the future. One writer says the three Northwest Provinces will eventually become the great producers of butter and cheese, which will be forced upon them by mixed farming, which is increasing already.

In that case it is just a question of how much mixed farming will be done in the Northwest within the next few years. The amount done now is, comparatively speaking, almost nothing, and there is much virgin soil to be broken and used for grains before mixed farming will make much headway.

Industrial Canada's Advance in Ten Years

ACCORDING to a census and statistics bulletin just issued the census of the manufactures of Canada taken last year for the calendar year 1910, as now compiled, gives the following statistics, compared with those of the census of 1901, for the calendar year 1900, viz.:

Establishments—1910, 19,202; 1900, 14,650; increase, 4,552; increase p.c., 31.07.

Capital—1910, \$1,245,018,881; 1900, \$446,916,487; increase, \$798,102,394; increase p.c., 178.58.

Employees—1910, 511,844; 1900, 339,173; increase, 172,671; increase p.c., 50.91.

Salaries and Wages—1910, \$240,494,996; 1900, \$113,249,350; increase, \$127,245,646; increase p.c., 112.36.

Materials—1910, \$600,822,791; 1900, \$266,527,858; increase, \$334,294,933; increase p.c., 125.42.

Products—1910, \$1,164,695,032; 1900, \$481,053,375; increase, \$683,641,657; increase p.c., 142.11.

The capital employed in manufactures increased during the decade by 178.58 per cent., and the value of products by 142.11 per cent. The number of establishments employing five hands and over last year was 19,202, being an increase of 4,552 in the decade.



Fruit Output Will Surpass Mines

AT Kelowna, B.C., in the centre of the Okanagan Valley, where irrigation is transforming large areas of dormant territory into vast orchards, the Western Canada Irrigation Association has been holding its sixth annual convention. Two hundred delegates from different parts of Western Canada and the United States, as well as many interested students of irrigation problems, were in attendance.

Mr. J. S. Dennis, of the C.P.R. and

vice-president of the Association, told the convention that the current expenditure of the C.P.R. on its irrigation systems in the West amounted to \$10,000,000.

"Within two years fruit growing in British Columbia will surpass our mining industry, amounting to about \$26,000,000 a year," were the words of J. A. McKelvy, of Vernon, a resident for twenty-five years in the Okanagan Valley.



Record Year for the C.P.R.

THE C.P.R. annual report for the fiscal year ended June 30 last shows the following results:

Gross earnings from railway and steamship lines, \$123,319,541.

Working expenses, \$80,021,298.

Net earnings from railway and steamship lines, \$43,298,243.

Net earnings of steamships in excess

of amount included in monthly reports, \$1,104,449.

Fixed charges, \$10,520,937.

Surplus, \$33,877,754.

Amount transferred to steamship replacement, \$1,000,000.

Contribution to pension fund, \$125,000.

Net revenue from railway and steam-

ship lines available for dividend, \$32,-752,754.

After payment of all dividends declared for the year the surplus from railway and steamship lines for the year carried forward was \$17,560,519.

Special income from interest on land sales and from other extraneous assets not included in above was \$5,158,585.



How to Use Your Banker

HERE is the point: Put yourself into such relationship with your banker that he may gladly help you out when you need help. Get next. Your bank

credit should be built up and used as a resource for temporary demands and opportunities.

Make friends of your banker. He may be to you like a rock in a weary land, like a shelter in a time of storm. And folks do not build cyclone-cellar when the sky is black with threatening—they don't have time; nor do they build them when in the clutch of the gale. Prudently they go at it when the sun is shining and there's not a cloud in the sky. Wherefore, do it to-day. Begin to cultivate your banker. Make him your friend—and cyclone-cellar. He won't mind.—FREDERICK A. HAMILTON in *Canada Monthly*.



Clearing House Returns

The following are the figures for the Canadian Clearing Houses for the weeks of August 24th, 1911; August 15th and August 22nd, 1912, with percentage change:

	Aug. 24, '11.	Aug. 15, '12.	Aug. 22, '12.	Ch'g %
Montreal.....	\$41,874,263	\$60,819,170	\$52,795,277	+ 26.0
Toronto.....	30,463,565	37,574,820	36,674,249	+ 20.3
Winnipeg.....	19,676,681	22,118,264	25,230,277	+ 28.2
Vancouver.....	10,698,178	11,380,222	12,582,060	+ 17.6
Ottawa.....	4,400,722	4,929,087	4,687,599	+ 6.5
Calgary.....	5,082,973	4,646,851	5,530,186	+ 8.7
Quebec.....	3,080,091	2,738,905	2,935,757	— 4.6
Victoria.....	2,424,626	3,549,724	3,821,524	+ 57.5
Hamilton.....	2,416,917	2,669,926*	3,377,841	+ 39.7
Halifax.....	1,527,645	1,575,054	1,928,465	+ 26.1
St. John.....	1,459,610	1,664,774	1,879,346	+ 28.7
Edmonton.....	2,413,081	4,098,681	4,139,761	+ 71.5
London.....	1,290,729	1,667,811	1,437,522	+ 11.3
Regina.....	1,243,006	2,090,263	2,091,894	+ 68.2
Brandon.....	474,703	477,227	615,172	+ 29.3
Lethbridge.....	549,286	552,538	674,809	+ 22.7
Saskatoon.....	1,243,035	1,986,377	2,186,803	+ 75.8
Brantford.....	434,897	517,173	564,768	+ 29.7
Moose Jaw.....	946,743	977,032	1,262,256	+ 33.3
Total.....	\$131,700,751	\$166,033,899	\$164,415,566	+ 26.9
Fort William.....		582,845*	663,472	

* Five days only.

BUSINESS SITUATION AND CROP OUTLOOK

The prospect of a record grain crop is already having a noticeable effect on Western business conditions, and it is expected that the next few months will witness the greatest trade expansion of recent years. The crop prospect in Ontario, the Maritime Provinces and British Columbia, is good, but not so good in Quebec.

Cotton and metal have both risen in price. Will there be a coal famine?—or a car shortage?



THE eyes of the Canadian financial world are now fixed on the Western crops. *Canadian Finance* has discussed the financial phase of the Western crop situation with the general managers of several of Canada's largest banks. They were all agreed that there was no prospect of a very serious shortage of currency. Many of the banks have largely increased their paid-up capital during the past year, and this of course means a greatly enlarged note issue. Moreover, the new five dollar Dominion notes will help.

The *Western Canada Trade Gazette*, published at Calgary, says that the prospects for a record grain crop are already having a noticeable effect upon Western business conditions, and it is expected that the next few months will witness the greatest trade expansion of recent years. As the time for harvesting approaches the reports from the different provinces become even more optimistic.

"Wholesale men are already feeling the first symptoms of the coming trade increase and are making arrangements for an unprecedented fall trade," says the *Gazette*.

"In real estate circles, where there has been but little activity during the past two months, a preliminary stir is also noticeable. Inside property is moving quite briskly and sales of outside property are increasing daily.

"At present it would seem that nothing short of a very severe frost could interfere

with the success of the 1912 crop, and of this latter there is but little probability.

Outlook for Fall Trade

General trade conditions in Canada, according to Dun's reports from the leading trade centres, continues satisfactory, with all indications very encouraging for a fall and winter trade.

"Montreal reports that retail trade is seasonably quiet, but the wholesale dry goods business is fairly active. Groceries are moving quite freely, and the outlook in the boot and shoe line promising. Prices of leather and hides continue to advance, and the tone in the iron and steel market is much stronger.

"Retail trade at Quebec continues satisfactory for the season, and the wholesale movement of staples is fairly well maintained. Local manufacturing plants are well employed, and prospects for continued activities are considered good.

Prospect in Ontario Good

"The splendid crop outlook in Ontario and the three Western provinces has stimulated the demand for all kinds of merchandise at Toronto, and wholesale distribution is quite active. There is a good enquiry for all staple lines, and prices are firm, with an advancing tendency in some instances. While retail business is seasonably quiet at Hamilton, improvement is looked for in the near future, as activity is well maintained

in both wholesale and manufacturing lines.

"In the Far West and North-West, steady progress is reported, with the rapid advance of crops toward maturity, and most lines report excellent prospects for an active fall and winter trade. Winnipeg reports that conditions continue favorable, with notable increase in the demand for jewelry, and advances in the prices of canned goods and leather.

"At Regina all kinds of merchandise are moving freely, and a rapid expansion in building activity is noted. City retail trade is active at Edmonton this week, but there are some complaints regarding the weather.

"The crop outlook in the vicinity of Calgary continues favorable, and no decrease can be noted in the volume of general trade. Wholesale merchants at Vancouver report a much larger business than at this time last year, and general conditions throughout British Columbia are eminently satisfactory.

Easier Crop to Handle

Harvesting in the West is getting well under way, being in general considerably earlier than last year. Recent brighter weather following the frequent rains that broke the July dry spell, have done well their part in ripening and filling out the grain.

"Although there are not very many more bushels gross this year than last year, the crop is better distributed over the entire territory," said Manager L. P. Strong, of the Alberta Elevator Co., at Calgary the other day. "It is a crop of much better quality than the 1911 crop, and much more valuable, and it also will cost considerably less to handle than the crop of 1911. One of the chief reasons for this is that it is anywhere from a month to six weeks earlier than the crop of last year."

According to Mr. Strong there is a good average crop over the entire territory this year instead of only a

good crop in spots, and the grain this year is clean.

According to a report just completed by Commissioner P. L. Leach, of the Associated Boards of Southern Alberta, the spring wheat crop will reach 12,000,000 bushels, and the winter wheat 4,000,000 bushels. The total barley yield will be close to 1,000,000 bushels and flax 500,000 bushels. The total area of land under crop in Southern Alberta is 1,125,000 acres, a small increase over that of last year. Destruction by hail in the district has been very light.

The crop report of the Saskatchewan Department of Agriculture gives the probable yield of the wheat crop in the province at eighteen bushels to the acre, or an aggregate production of about 93,000,000 bushels. Harvesting is now well under way.

The Canadian crop situation at the end of July was summarized by the Dominion Census Bureau bulletin as generally favorable on conditions as at August 1. In Quebec the condition of all crops is below that of the other eight provinces. A preliminary estimate of the yield per acre of fall wheat is 21.48 bushels as the average for the total effective area of 781,000 acres in the five provinces of Ontario, Manitoba, Saskatchewan, Alberta and British Columbia. This indicates a total yield of 16,773,300 bushels, as compared with the final figures of 1911, viz., 26,014,000 bushels from 1,172,119 acres. The past winter was exceptionally hard on fall sown wheat.

Outside Conditions Not so Good

To get an intelligent size-up of the Canadian crop situation, from the standpoint of the money there is likely to be in it, we have to look at the situation outside.

World conditions during the past two or three weeks have not been favorable to harvest. Great Britain is having the

wettest harvest in many years. During the week previous, and right up to the time of writing, the rains have been so heavy and incessant that the gravest anxiety is felt regarding the crops. If the weather does not immediately change an almost total failure is expected.

France reports unsettled weather, and wheat coming on the markets is damp and much of it in poor condition. Germany reports bad weather also; too much rain. Russia also reports delayed harvest from rain.

The United States have a very heavy crop, pretty well assured, and apparently the bears are determined that it shall be bought as cheaply as possible, and these conditions are immediately reflected in our market here, which considering the pressure from these sources, has, however, remained fairly steady. The cash month of October continues to sell over cash month of September at Minneapolis, but more distant months are $2\frac{1}{2}$ to $2\frac{7}{8}$ under Minneapolis.

The Cotton Market

The outstanding feature of the cotton trade is the recall of Canadian buyers from the English markets, owing to the rise in the price of cotton in Liverpool. Although in New York the price has not yet gone beyond 11.10c. per pound for raw cottons, in the English market it has reached 7.40 and even 7.44 pence, which is about equivalent to 15c. The average price of cotton for some years past was 13c. and for last year between 10 and 11c.

Naturally wholesalers on this side are unwilling to give orders for goods to be delivered later on at prices then current, under the present circumstances of price. All the buyers report the mill offices in Lancashire and Yorkshire as being well supplied with orders, and especially with demands for prompt deliveries. Mill owners are hardly to be blamed for not rushing deliveries, with increases in price in almost immediate sight.

To show how trades are interlocked

at the present day, an announcement in a leading German paper that Canadian buyers were large purchasers of furs in the Eastern European markets at greatly enlarged prices, has sent up all velvets and cotton velvets to still higher figures. It is thought that next winter will see a tremendous use of both silk and cotton velvet, by way of compensation for the expensiveness of furs. The aggravating part of it is, that as prices become dearer, there is an increase in the ostentatious use of very large quantities of furs for individual cloaks and wraps. It is unlikely that velvets or velveteens will be bought this winter at much less than one-third advance upon last year's prices. Especially is this to be true of ribbons.

Metal Markets Active

The metal markets are still extremely active, and are putting up prices. The railways are making such demands upon the steel markets that the ordinary contractors find it almost impossible to get materials to finish their contracts.

There is, unfortunately, a shortage of ocean tonnage to Canada this year, and in consequence we are not receiving European steel in the quantities desired. At any rate, steel rails are worth in England about \$29 a ton, as compared with \$28 on this side of the water.

It is in tools, and cutlery generally, that we feel the pinch of slow deliveries from the other side, and advances in prices in these lines are simply due to this cause.

At the end of July, the United States Steel Corporation had unfilled orders on hand for 5,957,089 tons as against 3,584,085 tons at the same time last year. This is the best indication possible of the state of the metal trade across the border.

Pig iron is, however, still cheap enough there, and plentiful enough, to allow some of our furnace men to fill their orders by importation, rather than by smelting, of course to the loss of Canadian labor.

Copper is evidently to stay between 17 and 18c. a pound. This time last year 13c. was prayed for, but even at the high price quoted the demand exceeds the production at present. In North America we produced in July 137,166,129 pounds, an increase over June of 14,845,-889 pounds; whereas the copper in sight at the end of the month was only 5,945,-317 pounds greater than at the end of June. A similar state of things is reported from London, and is symptomatic of conditions the whole world over. With all the metals dear, and plants busily employed, the industrial condition of the world may be said to be highly satisfactory.

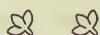
There is some fear of a famine in household, anthracite, hard coal. It will be remembered that there was a strike on in the early summer, and that no coal came into Canada during the best six months of shipping of the season. The country is very short at present, and it is significant of what is feared, that the G.T.R. recently gave an order to crowd twelve or fifteen hundred cars to Toronto, to induce coal shipments by that route, and relieve pressure upon the railways centering at Rouse's Point.

Facilities for shipping by canal from Duluth are unlikely to help towards relief. Barges cannot be built, or furnished at a moment's notice, when some 4,000,000 bushels of wheat, in excess of the usual surplus, has to be rushed to salt water depots before the new wheat comes down.

Will There be a Car Shortage?

That a car shortage is imminent is the opinion of Mr. J. E. Walsh, transportation manager of the Canadian Manufacturers' Association. An estimate based on railroad figures of the past four years tends to show that shippers will be confronted with a car shortage of sixty thousand this year on the smallest possible estimate, and as great a deficit as 180,000 cars should the proportion be as high as it was in October, 1909.

On the other hand, Vice-President Bury, of the Canadian Pacific Railway, says that so much has been done in preparation for handling the crop by concentrating rolling stock and motive power, together with the earliness of the season, it is improbable that there will be any blockade. In this view the heads of the other railways concur.



How Our Manufactures Have Grown

THE census of the manufactures of Canada taken last year for the calendar year 1910 as now compiled gives the following comparative statistics, compared with those of the census of 1901, for the calendar year 1900, viz.:

	1910	1900	Increase.	Inc'se p.c.
Establishments.....	19,202	14,650	4,552	31.07
Capital.....	\$1,245,018,881	\$446,916,487	\$798,102,394	178.58
Employees.....	511,844	339,173	172,671	50.91
Salaries and Wages....	\$240,494,996	\$113,249,350	\$127,245,646	112.36
Materials.....	\$600,822,791	\$266,527,858	\$334,294,933	125.42
Products.....	\$1,164,695,032	\$481,053,375	\$683,641,657	142.11

The capital employed in manufactures increased during the decade by 178.58 per cent. and the value of products by 142.11 per cent. The number of establishments employing five hands and over last year was 19,202, being an increase of 4,552 in the decade.

Real Estate and Investments

Seven Months' Building Permits

ACCORDING to reports received by the *Financial Post*, the building permits in forty-seven municipalities for the first seven months of 1912 aggregated \$115,780,005. For the cities east of the Great Lakes this is an advance of 19.6 per cent. over last year, and for the cities west, including the Twin Cities, an advance of 44.4 per cent.

The figures are as follows:

City.	1912.	1911.
Berlin, Ont. \$	395,810	\$ 276,543
Brantford, Ont. . . .	750,325	358,515
Chatham, Ont.	133,820	81,557
Galt, Ont.	230,757	172,050
Guelph, Ont.	249,526	381,940
Halifax, N.S.	342,025	254,500
Hamilton, Ont.	3,516,500	2,532,280
Kingston, Ont.	297,409	172,601
London, Ont.	714,392	552,149
Maisonnette, Que. . .	1,572,428	809,800
Montreal, Que.	9,814,543	8,453,897
Ottawa, Ont.	2,473,350	1,655,945
Peterborough Ont. . .	232,080	211,126
St. Catharines, Ont. . .	393,490	119,635
St. John, N.B.	692,400	451,700
Stratford, Ont.	235,491	65,000
Sydney, N.S.	399,036	408,912
Toronto, Ont.	15,494,845	14,726,473
Windsor, Ont.	497,673	439,135
Brandon Man.	509,852	936,204
Calgary, Alta.	9,891,186	9,030,228
Edmonton, Alta. . . .	9,033,287	2,462,823
Fort William, Ont. . .	1,981,050	975,250
Lethbridge, Alta. . . .	782,293	584,470
Medicine Hat, Alta. . .	1,662,734	371,187
Moose Jaw, Sask. . . .	3,134,335	1,781,727
Nanaimo, B.C.	214,322	91,486
Nelson, B.C.	206,615	106,180
N.W'minster, B.C. . . .	880,678	719,542
Nth. Battle'd, Sask. . .	633,525	113,000
Oak Bay, B.C.	580,419	181,452
Port Arthur, Ont. . . .	746,174	344,485
Pr. Albert, Sask.	1,308,850	595,885
Red Deer, Alta.	226,865	176,425
Regina, Sask.	3,618,589	3,539,045
Saskatoon, Sask.	5,559,660	3,242,416
Vancouver, B.C.	10,206,732	10,296,784
Victoria, B.C.	5,350,440	1,767,960
Winnipeg, Man.	14,552,200	11,917,750

Total 19 East'n \$ 38,435,900 \$32,123,758
Total 20 West'n 71,079,800 49,234,299

Total East & West \$109,515,706 \$81,358,057

Brought forward \$109,515,706

North Bay, Ont. . . .	432,015
Sudbury (4 m'ths). .	360,475
Welland, Ont.	170,607
Point Grey, B.C. . . .	2,156,175
S. Vancouver, B.C. . .	1,664,196
Swift Current, Sask .	469,925
Weyburn, Sask.	560,400
Yorkton, Sask.	450,906

\$115,780,005



Waterproof Concrete

A DISCOVERY is reported from Washington, where a cement which will resist water and will not crack has been successfully tested.

By mixing a proportion of ten per cent. of petroleum residual oil with ordinary Portland cement, sand and gravel—the familiar concrete—a cement is formed which is absolutely waterproof and with its tensile strength unimpaired.

Some remarkable tests of the new concrete have been undertaken and the results have in every case been satisfactory. Notably was this so when a vault was constructed for the treasury department of the oiled concrete, and its roof subjected to several feet head of water for months, without showing any signs of leakage.

The new discovery should help reassure those who fear that pipes embedded in concrete or covered with the mixture of oil and concrete cannot be regarded as safe.

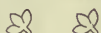


Where Does the West Begin?

IN discussing the growth of the cities of Canada, the *Ottawa Evening Journal* arranges the statistics of population, building permits, etc., in two

tables, one of Eastern cities, and one of Western. In the former it includes Fort William and Port Arthur. At this rate, how long will it be before Eastern papers are claiming Winnipeg as an Eastern city? Time was when Ontario was Canada West. The Philosopher has some old letters, written to his grandfather, the address upon the envelopes

being "Toronto, C. W." What would people have thought in those days if they were told that in less than the space of time allotted by the Psalmist as a man's life, two cities at the head of Lake Superior, far in what was then the Western wilderness, would be spoken of as "Eastern cities"?—*"The Philosopher" in the Western Home Monthly.*



Urban Growth in British Columbia

FOLLOWING is a list of cities, towns and incorporated villages in British Columbia with the populations reported in 1901 and 1911:

	1901	1911	per ct.
Cranbrook.....	1,196	3,090	158
Chilliwack.....	277	1,657	498
Cumberland.....	732	1,237	69
Enderby.....	164	835	409
Fernie.....	1,640	3,146	92
Grand Forks....	1,012	1,577	56
Greenwood.....	1,359	778	—
Kamloops.....	1,594	3,772	137
Kaslo.....	450	722	60
Kelowna.....	261	1,663	537
Ladysmith.....	746	3,295	342
Merritt.....	—	703	—
Nanaimo.....	6,130	8,306	35
Nelson.....	5,273	4,476	—
New Westminster	6,499	13,199	103
North Vancouver	—	8,196	—
Phoenix.....	866	662	—
Prince Rupert...	—	4,184	—
Revelstoke.....	1,600	3,017	89
Rossland.....	6,156	2,826	—
London.....	551	151	7
Trail.....	1,360	1,460	1
Vancouver.....	27,010	100,401	272
Vernon.....	802	2,671	233
Victoria.....	20,919	31,660	51

Among Canadian cities and towns of 4,000 population and over are three which had no recognition even as villages in the census of 1901. These are

North Vancouver, Prince Rupert and Cobalt, with populations last year of 8,196, 4,184 and 5,638. Among considerable cities which were not in the 4,000 class ten years ago are: Regina, 30,213; Edmonton, 24,900; Maisonneuve, 18,684; Fort William, 16,499; Moose Jaw, 13,823; Saskatoon, 12,004; and Port Arthur, 11,220.



A Note of Warning

HERE is a note of warning in a letter to *The Monetary Times* from Le Pas, Manitoba: "The town is full of surveyors for big real estate firms. Lots on muskeg are offered for sale at \$300. People in Winnipeg and Eastern Canada will be swindled if they buy. Even lots which the old-timers here say are covered in spring with water four feet deep are bought by the unsuspecting public."

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Views and Interviews

FOR CANADIAN UNITY

A criticism of the spirit of faction in public affairs. Why should it be assumed that a statesman, in visiting the newer portions of the country, is actuated by a desire to stir up trouble?

*We must know each other better, and
such visits pave the way.*



BY THE EDITOR OF THE TORONTO STAR

WHILE the Liberal leader is being urged to assist the Borden Government in carrying out a naval policy, it is worthy of note that so respectable a Conservative journal as the *Montreal Gazette* takes purely a partisan view of Sir Wilfrid Laurier's journey to the West.

"He will have small chance," says the *Gazette*, "of stirring up antagonism to the Ministers or of creating dissatisfaction in the neutral element of the population, which often holds the balance of power between parties." The lofty tone of impartial patriotism is dropped, and the old method of treating every action of a statesman on a basis of partisan attack is resumed.

Too Warm, Too Cold

When Sir Wilfrid Laurier, as Prime Minister, used to visit England to take part in Imperial conferences, the occasion was seized for partisan attack. His course was criticized as too Imperial in Quebec, as too cold toward Imperialism in Ontario. Mr. Borden, on the contrary, has been treated with the utmost fairness, and the general disposition of his political opponents is to suspend judgment until he himself explains his position.

But if the spirit of faction is wrong in regard to the navy it is wrong in regard to all public affairs. Why should it be assumed that Sir Wilfrid Laurier, in

visiting the newer portions of the country to which his life has been devoted, is actuated by no higher object than to stir up trouble? What is more natural or more commendable than for a statesman to desire to see as much as he can of his country, and to mingle with the people and learn their views as well as express his own?

Not long ago the Government papers were preaching the necessity for unity and good-will between East and West. One might have supposed that they would rejoice when they heard that the West would be visited by a distinguished resident of the East—a man whose life has been given to the task of uniting the various elements of the Canadian people, and whose administration was remarkable for the marvellous development of the West.

Must Know Each Other Better

The unity of East and West is to be promoted in exactly the method indicated by Sir Wilfrid Laurier's visit. We must know each other better. We must meet and exchange views. We must recognize that one part of Canada cannot be allowed to adopt a lecturing, patronizing tone toward another, but that all must meet upon terms of equality. In short, we must carry the principle of self-government to its logical conclusion.

Some of the Eastern sermons ad-

dressed to the West are marred by this patronizing tone. Western free-traders, for instance, are treated as if they were children, who had not studied economic laws and the teachings of experience. Those who favor reciprocity with the United States are supposed to be ignorant of the relations between trade and nationality.

These ridiculous claims of superiority will only provoke ridicule in the West. Dr. Michael Clark understands economic laws better than his would-be teachers.

It is necessary only to read the trade returns to know that trade does not influence nationality.

More than half of our total trade is done with the United States, and the magnitude of that trade is due largely to enormous imports of American material by our Eastern manufacturers, who also

prefer to insure their premises in American companies.

The opening of the Panama Canal is sure to draw the trade of Alberta and part of Saskatchewan west rather than east. According to extreme protectionist theory, this will rend Canada asunder, one half looking to the Atlantic and the other to the Pacific, our Atlantic Provinces engaged in a fratricidal conflict with British Columbia for the trade created by the growth of the Prairie Provinces. The Western man knows this is not true. He has grasped the true idea, that trade is not the bond of nationality.

If, in our communication with the West, we recognize that the West is competent to teach as well as willing to learn, there will be no serious misunderstanding.



Quebec Willing to Support a Navy

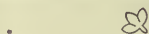
IF the Nationalist movement in Quebec is not dead, it is dying fast. The Liberals have no use for it and the Conservatives repudiate it. Mr. Bourassa has been driven into a corner to such an extent that he is now advocating annexation with the United States. By this he is isolating himself still more, for few French-Canadians will listen to him, let alone support him in that."

These observations were made to a representative of the *Vancouver News-Advertiser* by Senator Louis Lavergne, of Arthabaska, Quebec, who is holidaying in the West.

Senator Lavergne was appointed to the Upper Chamber on October 13, 1910, but to this day he is better known down East as Louis Lavergne, M.P. He represented Drummond and Arthabaska in the Commons from 1897 to 1910 and for the last nine years of that period was chief Liberal Whip. When he resigned

his seat to enter the Senate, there followed the famous anti-navy fight in which the Nationalist candidate, Mr. Gilbert, was elected.

"I want to say," he continued, "that the people of Quebec are willing to bear their share in the support of the Empire, and anyone who thinks or says differently is wrong. The question is in what form that assistance will be. Personally I believe that the great majority are in favor of a Canadian navy, somewhat on the lines mapped out in the Laurier policy. They would be opposed to a direct grant. When the time comes you will see that the French-Canadians are willing to share in the obligations we owe to the Empire."



Every big opportunity of the past was simply an opportunity to cut down waste somewhere.—Sheldon.

MR. BORDEN ON EMPIRE FEDERATION

He expresses confidence that the Empire will be federated, and sees in Glasgow's enterprise a lesson and an inspiration for Canadians.



"**W**E of the overseas dominions are thoroughly conscious of the great problems which even now await the statesmen of the Empire. problems regarding the bringing about of a more thorough and more effective organization between the Mother Country and her vast overseas possessions; we are conscious of those problems and the responsibilities which in that connection are laid upon us as upon you in these islands," said Prime Minister Borden at the launching of the steamship Niagara of the Canadian-Australian line at Clydebank, Aug. 17.

"But I venture to say that British statesmen have never been unequal to any task in this regard which has been placed before them in the past. I am convinced that British statesmen, and I use the word British in its widest sense, will be equal to the magnitude of that task, whatever may be its greatness or development in the long years to come, not so much in the extent of the territory, as the territory of the Empire is already large enough, not so much in resources, because they are all any one of us desires, but in the influence of the Empire for the welfare of humanity, for the advancement of civilization, for the peace of the world, so that, as the poet says:

"Wider still and wider may her bounds be
set,
God who made us mighty, make us
mightier yet."

A Lesson to Canada

Something of a marvel to us in Canada, where the Government assisted private enterprise a great deal, said Mr. Borden, was to know that the development of the Clyde had been carried out

practically unaided by the sheer foresight and courage of men who had the ability, he might almost say the audacity, to undertake to make Glasgow what it was to-day.

He was sure every Canadian who had visited the Clyde would go back inspired by an even keener determination to make the most of the vast resources at the country's command. They had resources unbounded, and he believed they had made some good use of them in the past, but, looking at what had been accomplished in Glasgow, he was sure every Canadian would be inspired to do even greater things in the future. Allusion had been made to the importance of keeping open the great channels of communication between the Mother Isles and the overseas dominions, and also between the overseas dominions themselves. He had referred to the courage and foresight of the men who laid the foundations of these great industries in Glasgow and on the Clyde, but equal courage and foresight seemed to him to have been displayed by those who undertook to lay the foundations of a great line between Canada and Australia.



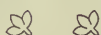
The Needs of the West

MR. G. T. SOMERS, president of the Toronto Board of Trade, and president of the Sterling Bank, after a six weeks' trip in the West, thinks that the great needs of Western Canada are equalization of freight rates and flour mills.

"The people of the Western provinces,"

he says, "are highly incensed over the local freight rates; and are demanding that an equalization be made, and that either the rates in the West be lowered or otherwise equalized with those charged in the East. Western people have some real grievances which should be adjusted. If they could have freight rates equalized and the Government could see its way to pay a bounty on the manufacture of

flour for export, I believe that the Western prairies would be dotted with flour mills; and, further, that it would satisfy the people of the West very largely, and do away with any cause of complaint they may have at the present time. If the wheat were milled out there and the flour exported, there would be plenty of offal with which to feed stock. What farmers require is such offal."



MORAL EDUCATION NEEDED IN CANADA

"There is need for us to put constantly before our Canadian people a big ideal; not Canada as a great big independent nation; something far greater than that: Canada as a great nation, the biggest factor within the great British Empire."



SUCH is the ideal of Mr. J. A. M. Aikins, K.C., M.P., of Winnipeg. Mr. Aikins has gone to The Hague as representative of the Canadian Government at the Congress of Moral Education.

Referring to the object of the Congress, Mr. Aikins expressed his deep conviction that moral education is what is above all needed in Canada at the present time, to say nothing of other nations, for the Congress is to be international.

"I believe," said he, "that a man is built on certain lines, just as the engine which runs on the railway. One would never think of running an engine with dynamite or on the ties; but our children are brought up with little knowledge of their physical natures and the needs of those natures, consequently they violate the laws of their natures without knowing it. They get enough mental education. And when a people is morally sound at heart they will look after the other part of education all right.

But above all that is the spiritual nature, the man himself, and that needs looking after far more than it gets."

We Need More Cohesion

This moral education is a part of what Mr. Aikins conceives necessary to cultivate in Canada. He is also imbued with the feeling that Canadians need more cohesion.

"Just think of it!" he exclaimed. "Here in the West we are getting two hundred thousand a year; and what does it mean? On the one side, it is well that so large a proportion of that influx—in the Prairie Provinces, 70 or 80 per cent.—is American; but, on the other hand, what are we going to be able to do with that American influence? Manitoba is intensely British; so is British Columbia. But the West is all bound up strongly together. There is cohesion there. But what do we find in the East? *I have been pained and almost astounded to see the lack of cohesion in the Eastern part of this Dominion. The*

only thing that can bind us together is our common British tie; the East and the West without that could not but have a cleavage. But with that British bond there is a great ideal before us.

Link Up with Empire

"And let us in Canada, apart from what the United Kingdom may do, link up with the rest of the British Empire, with Australia, South Africa, and the

islands of the sea; and then, if the little Isle should be in need, how we could all rally round her!"

"If Canada and the United States together realized their great ideals, the latter as the greatest single nation in the world and the former as the greatest nation within the greatest Empire in the world," said Mr. Aikins, "then when they two should say the world should be at peace, who should say them nay?"



Freight Rates and Reciprocity Talk

MR. G. T. SOMERS, president of the Toronto Board of Trade, after an extended tour through the Canadian West, says the people of Western Canada have a real grievance, which can only be redressed by the equalization of railway freight rates.

Interviewed at Vancouver, Mr. Somers declared that reciprocity was a dead issue except in the Provinces of Saskatchewan and Alberta, where there was undoubtedly considerable unrest. The unrest was due to the fact that the people of those provinces are not receiving justice, but the injustice from which they suffer was railway discrimination and railway extortion.

Mr. Somers points out that the Western freight rate upon grain is precisely double the Ontario rate, and a like discrimination, sometimes even a greater one, is to be found in every schedule of the freight tariffs. Were these inequalities removed, he is of the opinion that the reciprocity talk would come to an end.

Mr. Somers, moreover, advocates bonusing the export trade of the milling industry, as tending to raise the price of wheat, and also to benefit the entire community. Another suggestion is that the provincial governments and the railways should unite in building more in-

terior elevators with drying plants, and thus relieve to some extent the annual congestion of grain at the head of navigation.



Capital Getting a Strong Hold

"CAPITAL is getting a strong hold on our natural resources, on our transportation systems, and on our Legislatures. Indeed, the capitalists of this country are becoming so strong that some say they are able to influence the decisions of the courts. And there are people in the West who have been wicked enough to suggest that they have a hold on the pulpits."—Mr. W. A. McIntyre, M.A., LL.D., principal of Winnipeg Normal School, at a meeting of the Ontario Educational Association.



Individuality of expression is the beginning and end of all art.—Goethe.

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Agriculture

AGRICULTURE IN QUEBEC

In all the Eastern provinces there is, in spite of counter influences, a renewed interest in farming that bids fair to place the industry on a higher level of achievement. Specialized farming is being taken up on progressive lines and co-operative societies organized.



RURAL depopulation has hindered progress in many districts of Quebec, and the fertility of the farms has not always been conserved. It would seem that the difficulties presented by the changed conditions have spurred men to new thought and action. While Saskatchewan is pouring out millions of wheat, and British Columbia is turning her valleys into fruit ranches, the shores of the St. Lawrence witness a number of innovations in specialized farming.

The Old Wasteful System

As is well known the method of cropping in Quebec has shown little variation since the first of the ribbon shaped farms were settled upon two hundred or two hundred and fifty years ago. The *Montreal Weekly Star* says that oats have been almost the only grain crop, while the greater part of the land was left to hay or pasture. "This system," says the *Star*, "gave fairly good results for the reason that the soil was rich and well adapted to produce grass year after year. Its fertility was, however, not inexhaustible, and of late years the constant removal of hay has reduced the average yield of the province to a trifle over a ton per acre. Weeds have crept in, threatening still further deterioration of the hay lands and labor at two to three dollars a day left little profit to the grower.

"That it was time for a change was

recognized by leading men, and especially by professors at the agricultural colleges. Efforts are being made to induce farmers to turn to better account the resources of their lands.

"As in the West, a diversity of crops to fit the particular requirements of each district is recommended. The island of Montreal has in years past become noted for its Fameuse apples and melons. Huntingdon and Beauharnois have an enviable reputation as the home of high-class Ayrshires, Holsteins and Clydesdales; Cowansville and St. Hyacinthe are the centres of dairying districts which have few equals on the continent. What is now required is a further development of these industries, making use of every rational advantage.

Montreal as a Market

"The presence of a city like Montreal, with a population of half a million, gives an excellent market for the finer products, and fancy prices are readily obtained for choice articles, whether in fruit, eggs, or dairy products.

"About fifteen years ago the Quebec Department of Agriculture established fruit-growing stations to test and propagate hardy varieties. Instructors have been sent to lecture in the fruit-growing districts and to demonstrate their teachings in the orchards.

"More recently four co-operative societies have been organized, each of which

has assumed the direction of an orchard to be renovated under a fixed system. A joint committee, on which the government, the co-operative societies and the provincial Pomological Society are all represented, control and report upon the work. This season the efficacy of sprays for the control of tent caterpillar has been shown in a very convincing manner.

"Clover cultivation may be made a source of profit to the farmer both from the enrichment of the soil and the excellent returns from the seed crop. Quebec has now fourteen experimental farms on which clover has been seeded, and in a few years the results will be placed before the farmers. Special threshing machines for hulling and separating the seed are being provided at different points and in several instances good yields obtained.

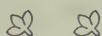
Hogs and Sheep

"The Stock Breeders' Association of the province have been active in the encouragement of hog raising and sheep

husbandry. Sales of pure-bred animals have been held at Quebec and St. Hyacinthe. Agricultural societies and farmers' clubs have been the most active buyers, and many new breeding centres are being established.

"Montreal at the present time gets a considerable part of her hog supplies from Ontario, while the farmers of the surrounding districts are neglecting this profitable branch of farming. The rolling lands of the Eastern Townships are peculiarly adapted to sheep, and it is only a matter of time when mutton and wool will be leading products from that district.

"Cheese making has advanced by leaps and bounds in the past ten years. Apart from the increase in the number of factories, a co-operative association has been organized which grades the cheese offered at the Board in Montreal and invites buyers to buy according to quality. This has stimulated the factory men to produce better cheese, and the prices realized are almost on a par with the best Ontario article.



STOP GIVING HOMESTEADS AWAY

A Western farm paper thinks the time is past when a strong inducement, as embodied in our present homestead regulations, is needed to persuade people to take up our public lands, and that homesteaders should now return to the Government what the land is worth to them.



"CIRCUMSTANCES of late in connection with the filing on homestead lands and the problem of leasing grazing lands in the National Park, comprising the eastern slope of the Rocky Mountains, indicate that it is time we had made some change in the methods of administering our public domain," says the *Farm and Ranch Review*.

"Regulations at present in effect with respect to homesteads are formed on the supposition that people must have some strong inducement to take up these lands," says the *Review*. "This is not the case. A homestead has become in the last five years a very scarce and very desirable piece of property. This is largely due to the fact of settlement. In other words settlement has given a value to land and

it is only reasonable that this value should be used for public purposes.

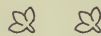
"To get this value and to avoid the allotment of homesteads to those who can show the most brute force, as is now the case, it will be necessary to adopt a system whereby a man who wants a homestead will agree to return to the Government what the homestead is worth to him.

"This need not be required of him in cash at time of filing, but a purchase price might be spread over a term of years as is now done with purchased home-

steads or with railway company lands.

"Guardians of the public property have no right to dispose of public property for less than its market value, which may easily be determined by the demand for it.

"In earlier days homesteaders discharged a duty to the country as a whole by settling the land, producing wealth and providing a market for finished products. True, a homesteader now does all these, but the community has made it easier for him to do so and has made the land it offers more valuable. A change is needed."



Report of the Minister of Agriculture

THAT upon the whole the agricultural season of 1911 proved favorable, though prolonged drought in the East and a cold, wet ripening period with storms and frost in the West, depreciated the quality and lessened the yields which early conditions had promised is the estimate issued in the annual report of the Agricultural Department by the Hon. Martin Burrell, Minister of Agriculture, for the year ending March 31, 1912.

The report gives some interesting details as to the divisions of work coming within the scope of the Department of Agriculture, and shows that a total area in 1911 in Canada of 32,404,110 acres yielded a harvest worth \$558,099,600.

Wheat showed a total production of 215,851,000 bushels, worth over \$138,000,000, on an area of 10,373,958 acres.

The total exports for the year showed a slight increase in value in the dairy and cold storage branch as compared with 1910-11. There was also an increase in the exports of butter, and a decline in the quantities of cheese and cream exported, and the report states that, on the whole, the situation is very encouraging for Canadian farmers.

The home trade, it is noted, continues to expand with the increase of population, and a large quantity of butter and cheese is now shipped from Ontario and Quebec to the Western Provinces.

The demand for milk to supply the needs of the larger towns and cities is having a very appreciable effect on the cheese and butter market industries, and many factories have been converted into milk or cream shipping stations.

The Minister states that, for the first time in the history of the apple trade in this country, large quantities of Nova Scotia apples were shipped to Ontario, Quebec and the Prairie Provinces. One hundred thousand barrels were shipped to points to the west of the Great Lakes, and six hundred barrels to Ontario and Quebec.

Violations of the Fruit Markets Act were not so numerous as in 1910, due partly to improved packing and partly to the cleaner condition of the crop.

The unfavorable climatic conditions in the different provinces last fall resulted in reduced yields and impaired quality of grass and clover seed and cereals.

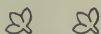
A shortage of good seed grain is noted in many parts of Canada, in some districts much of the grain being practically

useless for seed. It was deemed expedient to make the seed supply a subject for special investigation, which shows that there were comparatively few districts where there was not sufficient seed for local requirements.

The Minister says there is, amongst the

farmers as a class, an awakening of interest in the keeping of live stock.

A special officer of the Department has been engaged during the past few months making a study of methods followed in the production of marketing of eggs and poultry by farmers.



A Fine Profit in Sheep

THE cost of feeding sheep is not great. Alfalfa will form the staple food, but the ease with which the coarse grains are grown here, makes it easy to feed the sheep whatever grain may be necessary at a comparatively small cost per head. So states Mr. C. J. Eckstrom, who with Mayor Hatch, of Lethbridge, bought 3,100 sheep, which were shipped in from Montana.

"I figure that the lambs of the flock just about represent the profit on the deal, which is about \$7,000. Then there is the wool. The wool crop should pay all expenses of keeping the flock during the winter.

"Then, too, sheep thrive in this country. The mild winters make winter feeding an easy matter, and with cheap food, good home markets, and the proper facilities for handling the mutton product, there is no reason why farmers should not find the sheep industry a most lucrative one, and one which will profit the country in that it will tend towards diversification of farming interests."



There are people who never fall into error, because they never engage in anything that makes a demand upon their intellects.—Goethe.

Ideas that Help Success

Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

If "Busy Man's Canada" is at hand it is consulted, and not only is the stock of knowledge increased, but additional information is gained, and ideas are suggested that will directly contribute to success.

The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

Transportation

SOME RAILWAY DEVELOPMENTS DISCUSSED

Both the Canadian Northern and the Grand Trunk Pacific will probably be completed across the continent by the end of 1914, and for freight carrying most likely before that. The Hudson's Bay line is also under way. The C.P.R. is rapidly double-tracking from Calgary to the Coast.



SIR DONALD MANN recently said that the Canadian Northern Railway Company is trying to get the tracks that will make the road a transcontinental completed by the end of next year. He added, however, that it was not very likely it would be ready for passenger traffic for a couple of years from now.

The Canadian Northern has decided to go ahead with the building of branch lines in British Columbia. Several spurs will be ready for use as soon as the main line is finished, the first and most important running in a southerly direction from Kamloops and tapping the fertile Okanagan Valley. Several lines of importance in the Middle West will be completed this season. The C. N. R. will get into Calgary from Vegreville, Alberta, and the line from Saskatoon to Calgary will be finished. Work has also begun on the direct line from Edmonton to Calgary. East of Port Arthur, 60 miles of grading is done, and the track will be laid on this portion by August 15. On the next 190 miles there are engaged 3,000 men and 400 teams.

What the C.P.R. is Doing

Speaking at the annual meeting of the Victoria Board of Trade recently, Premier Sir Richard McBride said that he had the assurance of Vice-President Bury, of the Canadian Pacific Railway, that the double-tracking of that railway between

Winnipeg and the Pacific coast would be carried out speedily, and that the cost in British Columbia alone would be from \$25,000,000 to \$30,000,000. The Premier also stated that the Great Northern Railway had decided to build a road over the Hope Mountains from Coalmont to Vancouver, and that the Canadian Northern would be running accommodation trains into Vancouver from Kamloops in the course of a few months. In all, the railway contracts in the province, either let or about to be let, amounted to \$100,000,000.

The Canadian Pacific has a gang of 100 men blasting at Port Arthur, and the track-laying machine recently started there double-tracking the line between that point and McKenzie. This will eventually become part of the double-track system, and its present use will be to prevent track congestion.

It is reported that the C.P.R. has secured an option, expiring on August 31, for the purchase of the section of the Great Northern system, extending from Northport to Rossland and Northport to Nelson, the two roads being known respectively as the Red Mountain and the Nelson and Fort Sheppard Railway. The motive of the Canadian Pacific Railway in seeking to acquire these short sections is said to be in connection with plans for making a link in an alternative through line to the coast via the Kettle Valley line.

Tenders are now to be let shortly for the building of the Hudson's Bay Railway to tide water, according to the announcement of the Minister of Railways. "It is the object of the Government to build and complete the line at the earliest possible moment, and for this reason I am making the arrangement that the contracts may be let soon after my return to Ottawa. The tenders for the building of the dump all the way to the Bay will be called for immediately."

"The time seems to have arrived when the freight rates of the West, if they are higher than they are in the East, ought to be placed on the same level as the Eastern rates," said Mr. J. S. Willison, editor of the *Toronto News*, recently. "And the general expectation is that the Board of Railway Commissioners will reduce Western freight rates. The Railway Commission enjoys the fullest confidence of the public, and no one who has not fully investigated the rates and conditions prevailing has the right to pass an opinion on such an important matter. However, it is all in the hands of the Railway Commission, and I am sure that the West can rest content that this body will deal fairly with the West and with everybody else concerned."

Mr. G. T. Somers, president of the Sterling Bank, and president of the Toronto Board of Trade, has spoken similarly.

The probable terms of the C.P.R.'s proposed stock issue of \$60,000,000 are being vigorously discussed, and in view of freight rate investigation, an Ottawa despatch has it that if the new issue of stock involves the cutting of a melon for the benefit of shareholders, the application will not be disposed of until after Premier Borden returns to the capital.

Work is being rushed on the Grand Trunk Pacific grade east of Fort George. Every effort will be made to extend grading operations during the next few weeks of fine weather, and during the winter gangs will be kept on the tunnel

work. The coming winter staring them in the face in a country so hard to get out of, has apparently had a warning effect on the strikers, and they have largely returned to work.

With steel already laid to a point within 45 miles of Calgary, and with the grade completed with the exception of a small stretch inside the city limits, the Grand Trunk Pacific expects to have a temporary depot built on the barrack grounds, and to be operating trains on the Tofield-Calgary branch of their line by October 1.

Collingwood Schreiber, consulting engineer of the Dominion Government and chief government engineer of the Grand Trunk Pacific, recently stated that he had confidence that the trans-continental would be completed and running from coast to coast by the end of 1914.

Mr. E. J. Chamberlin, president of the G.T.P., said in Edmonton a week or two ago that unless unforeseen labor difficulties arise, the main line of the road will be completed between Fort William and Prince Rupert by the end of 1913. Mr. Alfred W. Smithers, chairman of the Grand Trunk Pacific and the Grand Trunk, has arrived in Canada on his annual inspection tour of the two roads. He is making a trip across the Dominion, accompanied by President Chamberlin, who met him in New York.

Large gangs of men are now working on the Hudson's Bay line in different sections, and it is understood that satisfactory progress is being made. Engineers are reported at work at Port Nelson, surveying the right-of-way. It is also stated that a large number of men are engaged on harbor work there. Hon. Frank Cochrane, Minister of Railways, has planned a trip this month to Hudson's Bay. He says that if the country is anything like it is represented to be, the railway should be built anyway, whether for grain hauling or not.

HOW WILL PANAMA AFFECT CANADIAN RAILWAYS?

The general belief of Canadian railway authorities is that the canal will enter as an important factor into the question of wheat and other transportation. But there will not necessarily be a shrinkage of earnings in Eastern tracks.



MR. HENRY L. STIMSON, the United States Secretary of War, has cited as one of the main benefits which the United States expects from the canal, its effect on transcontinental rates. What do the Canadian railroad men say? Briefly, the *Monetary Times* points out, they think that:

(1) Some readjustments of their traffic is inevitable.

(2) They will be able to meet the changed conditions.

(3) That any losses caused by readjustment will be counterbalanced by the stimulation of railroad business through the upbuilding of the Western provinces.

(4) The most northerly roads especially will derive a direct benefit from the canal.

(5) Large traffic will go westward to the coast, and this business will be encouraged by the Canadian transcontinental railroads.

(6) That new steamship associations or services, in connection with the Canadian railroads, will be created.

These matters are sufficiently important to quote interviews with the representatives of the various Canadian companies.

No Loss of Net Revenue

"The opening of the Panama Canal will affect the traffic of the Canadian transcontinental lines as well as the systems crossing the United States from the Atlantic to the Pacific," said Sir Thomas Shaughnessy, president of the

C.P.R., "but I do not apprehend any serious loss of net revenue.

"The rail rates between the coast and coast are governed to an important extent by the cost of transportation via the all-water route, with the result that a considerable portion of the through traffic is not particularly profitable. The redistribution of goods from jobbing centres on the Pacific coast yields better returns, and, if the use of the Panama Canal has the effect of building up and strengthening these coast cities as distributing points, with the more rapid development of the country tributary to the coast that should result, the railway lines will participate in the advantage."

Regarding connections between Canadian and United States lines, Sir Thomas says: "I doubt if there is anything to encourage further extensions and connections across the international boundary. These extensions coming from the south must depend upon one or other of the large Canadian lines for support, whose paramount interests are in other directions."

Mr. William McNab, principal assistant engineer of the Grand Trunk Railway, who has visited the Panama Canal, thinks it is obvious that the most northerly transcontinental railroads especially will derive a direct benefit from the canal.

"The wheat fields of Western Canada," he reminds us, "are practically only beginning business, and at no far distant date will be a main source of

supply of breadstuffs for not only Europe but for the Southern States and West Indies as well.

The problem of handling the fall crops in one direction within a reasonable time will then be felt. The Grand Trunk Pacific with its low gradients will be in a position to distribute its business to advantage, and take westward from Saskatchewan and Alberta a fair share of the agricultural output of these provinces for shipment via Prince Rupert and the canal."

What C. M. Hays Thought

At Prince Rupert, the northernmost transcontinental terminal, the late President Hays of the Grand Trunk stated that his line was preparing steamships and elevator capacity to ship 100,000,-000 bushels of Canadian wheat a year round the world through Panama. "We have the lowest mountain grades in America," he added. "We have a sixty-foot harbor which Nature made, and which we do not need to dredge, and we have a sea-front which never freezes over as the wheat harbors of Eastern Canada freeze. We already have the finest Alaska steamers on the Pacific; and by the time Panama opens we will have ocean freighters between Prince Rupert and Liverpool through the canal."

Mr. Chamberlin's Views

An entirely different view is taken by Mr. E. J. Chamberlin, president of the Grand Trunk. In a recent interview in Montreal he expressed the opinion that very little Canadian traffic would go by the Panama Canal route. He also said that the Grand Trunk Pacific has not contemplated running a line of steamships from Prince Rupert to Europe via the canal.

Regarding the transportation of grain, he remarked that the whole of the Canadian crop of last year would have had to be dried before it could be transported by such a hot route as the Panama Canal,

where the temperature ran to as high as 120 in the shade. The present route was much cooler, and, therefore, more desirable, and the transshipping of the grain at Fort William, Georgian Bay, Montreal, or other outlets all had the effect of drying it. The Canadian farmer wanted to market his grain as soon as it was threshed; he could not wait to dry and store it.

The C.N.R. is Preparing

Sir William Mackenzie, president of the Canadian Northern Railway, has stated that his and the other Canadian railroads were making provision for the readjusting of their traffic and for the capture of the larger trade which would undoubtedly come. A San Francisco paper not long ago reported that Sir Donald Mann had made a definite announcement that the Canadian Northern Railway Company would establish a Pacific line of steamers between Canada and Australia and China, as well as trading between Western Canada and Europe via the Panama Canal. This has not been confirmed, but Mr. D. B. Hanna, the third vice-president of the road, says: "It is obvious that when our transcontinental is completed, and connection made with the Pacific coast, consideration will be given by the company to the establishment of a Pacific line of steamers or a working alliance with an existing service."

"The general belief of the Canadian railway authorities is that the canal will enter as an important factor into the question of wheat and other transportation," says the *Monetary Times*. "That there will be a watershed of traffic between East and West is probable, but this division need not imply a shrinkage of earnings on the Eastern tracks, seeing that more wheat is being every year raised by the increasing number of settlers. Where this watershed will be, cannot be determined yet. The canal and railroad rates will settle that question."

Without intending it, the Panama Canal bill in its present form may give enormous advantage to the Canadian Pacific Railway, thinks the *Wall Street Journal*. Ownership of ships by the railroads of the United States trading through the canal is extinguished, while the Interstate Commerce Commission is given power to regulate ships trading elsewhere so owned. But it is diplomatically impossible, on all construction of international law, for this country to decree the ownership of foreign vessels using the canal. This necessarily gives the Canadian Pacific an enormous advantage, in the ownership of its fleet,

over the Southern Pacific or the New Haven, to say nothing of its competitors in the North-West with no ships at all.

This advantage would be emphasized by the possibility of retaliation by Canada in the matter of its own ships canals, which would not be subject to the question of discrimination in favor of our own coastwise trade through the Panama Canal. The American tonnage through the Canadian canals is 18,250,000, as against 1,118,000 for Canadian vessels. A preference to the latter would be of far-reaching consequence, and would, of course, help all the Canadian railways.



THE MAN WHO BOUGHT THE G.T.P. RIGHT-OF-WAY

Some incidents in the career of George H. Pope, who purchased everything along the great highway, from Port Arthur to the mouth of the Skeena River, on the Pacific Ocean.



MR. GEORGE H. POPE, whose retirement was announced the other day as right-of-way purchaser for the Grand Trunk Pacific Railway Company, has bought everything along the great highway, from Port Arthur to the mouth of the Skeena river, on the Pacific ocean. He tells some interesting things about the G.T.P.

Mr. Pope did a good deal of purchasing for the Intercolonial Railway many years ago, but has been in the employ of the Grand Trunk for the past fifteen years.

From Lake Superior to Prince Rupert the G.T.P. has a ninety-nine feet right-of-way, except at the switches, where it widens out to five hundred feet. Mr. Pope has been on many railways, but says the Grand Trunk Pacific is the best built road on the continent of America. In many cases there is not a curve for

forty miles, while a twenty-mile stretch is a very frequent occurrence.

85 Per Cent. Good Land

Mr. Pope says that 85 per cent. of the land on each side of the main line from Winnipeg to Edmonton, between seven and eight hundred miles, is good wheat-growing soil, and that this area will contain several millions of settlers before a great many years.

Any one travelling from the capital of Manitoba to the capital of Alberta on the far-off Saskatchewan, in the daily express which runs between those two cities, can scarcely realize that the road-bed was built only a very short time since and the time occupied in the run is only about twenty-seven hours.

West of Edmonton the road runs through the Jasper Park country, which, when cleaned up after the line is complet-

ed, will be very fine, reminding the traveller for a great many miles of the beautiful park-like country in the better sections of England.

It was Mr. Pope who bought the great area of land some years since at Turcot, in the interests of the Grand Trunk Pacific, no one realizing what was in the wind till the options were all in his pocket.

It was Mr. F. H. McGuigan, at that time manager of the Grand Trunk System, who sent for Mr. Pope, and, going out to Montreal West station with the right-of-way purchaser, said: "I want all that area," pointing over to the Turcot property, and don't be alarmed about the figures."

A Good Bargain

Getting all the options in his possession several days later, Mr. Pope went into Mr. McGuigan's office, and, throwing down his papers, intimated that the cost was about a quarter of a million dollars. The manager went through the list carefully, and, locking them safely in a drawer, observed that they could not be bought out for less than a million.

Naturally there are many amusing experiences connected with the purchase of property. Mr. Pope's career bristles with them.

At the time of the Turcot purchase Mr. George B. Burland had fifty acres near at hand, and the Grand Trunk wanted the property in the worst way. One day Mr. Pope wandered into Mr. Burland's office and gave an order for a very small job in the engraving line. Mr. Burland, who was present, was attention itself, and appeared to be quite interested in his customer's progress in life, asking how he was getting along and what he was doing "just now."

The buyer of property by the million replied that since he had got through with cattle inspecting he had turned his attention to real estate. "As a matter

of fact," he proceeded, "I am on the lookout just now for a block of from forty to fifty acres."

"I have fifty acres which might suit you," said Mr. Burland.

"Where is your property located?"

Wanted Some Land

"Out at Turcot. You had better go and see it." But the man who had just given an order for a few dollars' worth of engraving said he wanted a block of land—and it would do just as well at Turcot as any other part of the island.

Mr. Burland said he wanted fifty thousand dollars. The would-be buyer said he could not turn it over at that price, but if the owner would take forty thousand, and give him an option to expire in May, he thought he might buy, and the terms would be cash. This had the desired effect, and the option was given at once, resulting in a sale soon after. Strange to say, Mr. Pope a few minutes after met a gentleman who represented the Singer Sewing Machine Co., who was going down to offer Mr. Burland \$50,000 for his Turcot property as a site for the big factory the company wished to build on the Island of Montreal. He was told that the property was sold, and whether the company ever looked further deponent sayeth not, but one thing is certain, Montreal lost the big factory, which was later created in St. John's, Que., and which is contributing a great deal to the progress and prosperity of that town.

Mr. Pope's experience as to the rise in land values in the Western provinces is also of great interest. Some years ago he purchased land at Saskatoon for \$80,000, and since then over a million dollars have been refused for it.

Mr. Pope will in the future reside in Winnipeg, where he has a son practising medicine.



Do not be impatient when people are not convinced by your arguments.—Goethe.

Taking the C.P.R. as a Model

MR. JOHANN PAPPE, the director in charge of rolling stock, motive power and shops for the Hungarian State railways, who is now on a visit to Canada, says the C.P.R. is regarded in his and some other European countries as the most up-to-date railway in the world. "For that reason," says Mr. Pappe, "I consider it my duty as a railway man, as well as a great pleasure, to go over the system and make myself acquainted with it. That explains my presence in Canada."

Primarily Mr. Pappe's visit to this continent is to attend the annual Congress of the International Association for Testing Railway Materials, to be held in New York on Sept. 3, but he came a month earlier than necessary in order to tour the C.P.R.

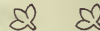
The ponderous locomotives and huge coaches on the railway systems of this continent were very impressive for the European railwayman. The difference

in size he illustrated by showing that while the load per axle here was 25 tons, that in Hungary was 16½ tons, and in Germany 18. The accommodation for the travelling public here is more luxurious than in Hungary, the corridor system of coaches, with the plentiful supply of fresh air, and all the other conveniences, making railway travelling in Canada far less tiring.

"Here," he said, "we see the benefits of competition. All the companies are vying with each other to give the public the benefit of new inventions and betterment in service. In Hungary, where all the railways belong to the State, we have no such spur to betterment in service. Consequently, we are much less ready to adopt luxurious innovations."



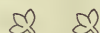
There is nothing that teaches us to appreciate our home comforts like foreign travel.—Goethe.



Completion of the C.N.R.

SIR DONALD MANN, vice-president of the Canadian Northern Railway, says that work on the company's western extensions have progressed so rapidly that the date for the completion of the line from Montreal to the coast had to be modified, and he is now confident it will be ready from

Montreal to Vancouver within eighteen months, or six months earlier than previously announced. This, he says, will mean that the transcontinental will be ready for operation before the Montreal terminals are completed, although the tunnel under Mount Royal may be completed by that time.



Double-Tracking the C.N.R.

ANNOUNCEMENT has been made by the Canadian Northern Railway that the double-tracking of the C.N.R. between Portage la Prairie, west of Winnipeg, and Port Arthur, will be

started next spring and the work rushed to completion. The surveys for this work, which will involve an expenditure of \$15,000,000, have already been completed.

Good Roads and The Motor

MOTOR CARS AND DUSTY ROADS

Two leading Canadian journals say that motor owners should pay for oiling the roads, and that they would be well repaid for the money spent, by the resultant freedom from dust.



A PROPOS of a recent statement in the *Toronto Globe* that cattle were being made sick in some parts of Ontario by the clouds of dust scattered by passing motor cars, the *Ottawa Journal* makes a good suggestion.

"There is no need for dust," says the *Journal*. "Some residents of the Aylmer road have been putting a little oil occasionally on a quarter of a mile of the road. Motor cars come along raising a cloud of dust and trailing it behind them half a mile and when they reach the oiled bit of road the dust stops short as if cut off by a knife. Of course it cost the residents something, but why should it? The motor cars should pay."

Why should the motor cars not pay? asks the *Globe*. "Some time ago it was proposed by certain broad-minded motorists in Toronto that a special tax should be levied on motor owners throughout the province for the maintenance in part of the good roads that are now being built over wide stretches of country

and that will be ripped to pieces in a very short time by powerful touring cars whirling over them at high rates of speed. Constant repairing will be required under any circumstances, but there would be much less rapid disintegration of the roads were they kept well oiled.

"If the motorists as a class are unwilling to pay for the upkeep of the roads they would at all events be well repaid for any money spent in oiling the main roads of the province by the resultant freedom from dust.

"Toronto sprinkles many miles of macadam roads every year, and it finds that it pays to do so. The farmers along the more frequented main roads of the province would be much less hostile to the motorist were he to flash past unaccompanied by a cloud of dust that obscures the road and injures every growing thing within its range. Who will lead the owners of motor cars in the direction of dustless roads?"



Artificial Rubber a Success

RUBBER has become so valuable for many purposes, and the demand upon available supplies so heavy since the advent of the automobile, that for years attempts have been made to produce it by artificial means.

Unusual importance thus attends the announcement made by Prof. W. H. Perkin, who holds the chair of chemistry at Manchester University, at a meeting of

the London section of the Society of Chemical Industry. He says the problem had been practically solved, and that not only is the new product strictly comparable with natural rubber, but it offers the probability of a profit at 60 cents a pound, and indeed a possibility of production at even 25 cents a pound, if not less.

Interviewed on the subject, Sir William

Ramsay, one of the greatest of living scientists, said that the problem of how to prepare synthetic rubber has been worked at for two and a half years. He and his colleagues in the investigation have succeeded in discovering a method of transforming starch into fusel oil, and that in turn, by means of two or three cheap chemical processes, into isoprene, and that again into pure rubber. English chemists ran a race with German competitors and won by taking out their patents three months before the Germans. Another couple of years will be needed to determine the best method of production, but a company is being formed meantime to manufacture acetone and butyl alcohol, the first stage in rubber-making.

The average annual world product of rubber is about 90,000 tons, its average

cost a pound is \$1, and the average value of the total output is \$200,000,000.

As compared with natural rubber, Prof. Perkin stated that a motor car had been fitted with four tires, two of the finest Para rubber and two of artificial rubber, made with turpentine instead of fusel oil. At the end of six months the two Para tires were worn out, while the artificial tires were nearly as good as new.

Turpentine, he explained, is not used in the new process because of its prohibitive price, but precisely similar results are obtained with fusel oil made from starch.

Should the discovery ultimately achieve all that is expected, it will be possible to use rubber for many purposes now too costly to be obtained from the natural product.



The Value of Good Roads

"THE road system of Great Britain is not the result of the growth of ages. It has grown up within the last century and a half, and the secret of its splendid condition lies in combining care in construction with care in maintenance," said Mr. Rees Jeffries, Secretary of the Road Board of Great Britain and Hon. Secretary of the Third International Congress of Roads, which will be held in London next June, at a banquet at the Toronto National Club under the auspices of the Ontario Motor League.

"The highways of Great Britain are more than keeping in pace with the traffic because the maintenance of the roads is not left entirely with the local authorities." Further Mr. Jeffries explained that he was touring this country to stimulate interest in the coming road congress, and he hoped that Ontario would be represented.

Dr. P. E. Doolittle pointed out that the county of Wentworth, Ontario, had been the first in Canada to systematical-

ly improve its highways, and as a result the farms of the district had doubled in value.



Gasoline a Record Price

THE increased number of automobiles in Toronto is sending the price of gasoline up. Local dealers have been notified that the wholesale price is advanced from 17½ to 19 cents a gallon, which is the highest price yet attained in Toronto.

This is an advance of five cents in about a month, and the owners of automobiles and other users of gasoline are alarmed, and talking of finding out what is the cause of the increased price demanded.



The love of truth shows itself in this, that a man recognizes and prizes the good wherever he finds it.—Goethe.

Boosting up Business

CREDIT MEN, SHUN THE BAILIFF

Instead of issuing writs, placing bad debts in the hands of solicitors and trying to collect unsatisfactory accounts by putting in the bailiff, representatives of local wholesale houses are urged to take charge of business failures themselves.



ADDRESSING the Canadian Credit Men's Association at Toronto, Mr. Henry Detchon of Winnipeg, General Manager of the Association, outlined methods which had been successfully followed in the West.

He said that when they found a business concern threatened with bankruptcy they called a meeting of the creditors and sent a reliable man out to prepare a full statement of the position of the failure.

Not only was the assignee's fee partially eliminated, but they were able to arrange for a distribution of the assets monthly.

Another feature of the system was an adjustment bureau, with which they had been able to handle estates and pay the creditors 100 cents on the dollar, which in the hands of an assignee would probably pay not more than 50 cents on the dollar.

With the adjustment bureau and the joint investigation of business failures, they had been able to reduce the cost of liquidation very materially. They were also handling insurance adjustments.

Mr. Detchon says the Association has been instrumental in weeding out of business many crooks and incompetents in the West.

New branches of the Association have been organized in Montreal and the Maritime Provinces, and a permanent secretary has been appointed in Montreal.

They will soon unite with the British Columbia Credit Men, and the Association will then have branches in every province of the Dominion.



Our toiling and moiling necessarily tells upon us. Happy is he who does not grow weary of his work.—Goethe.



Throw Yourself Into It

WE have seen a copy of Information Bulletin No. 13, issued by Mr. A. J. Parr to the employees of the Timiskaming & Northern Ontario Railway, says the *Toronto Star*, and it proves to be quite in the modern way and far different from the curt and crusty manner of communication once used on all railways. The conception in these times of a well-manned railway is one the

employees of which feel that they are a part of the vast organization. The man who cannot enter into the idea has missed his calling.

There is good advice for others than railway workers in one of Mr. Parr's paragraphs. He tells each employee that he is capitalized.

"You earn, say, \$1,000 per year. At 4 per cent. that is the yearly interest on

\$25,000. In other words, the railway capitalizes you at \$25,000, and will pay interest on that sum for the use of your energy and faculties. You are capitalized for just about what a modern locomotive costs. You may not have as much pull, but you ought to have as much push.

"You can make yourself constantly worth more, while the locomotive is never worth a cent more than the day on which it was built. But it rests with you."

There is more talk along this line, and a number of paragraphs explanatory of the regulations. It is to be feared that too few young fellows sit down and think about the value of being efficient in whatever they do. They are inclined to look ahead and figure on what fine things they would do if they were but given a chance—a real chance. They fail to see that any kind of work is a real chance for one who cares to so regard it. Some of the greatest railroad men on the continent started at the very bottom, and others who started there with them are there yet. The same is true in every line of business. The success of some is ascribed to luck and looks like luck. The failure of some others looks like bad luck, but when you come to figure it out, a man seems to have something to do with the kind of luck he is going to have.

If a man has to dig postholes and hates the job, about the best way to escape it is to advertise his fitness for promotion by doing it better than it needs to be done. If he just plugs along people will assume that he has found his niche.



A Useful Publication

THE *Weekly Sun*, edited by Capt. W. L. Smith, than whom no man in Canada fights harder for the betterment of the difficulties which the farmer has to battle with, has sent BUSY MAN'S CANADA a copy of "The Weekly Sun's Census Almanac and Handy Atlas of the World." It contains thirty-two colored maps and gives in compact form the finances of Canada and Ontario, besides which there is information concerning trade, railways, mining, timber resources and agricultural production, and a lot of other material likely to be useful, not only to farmers, but to the public generally. The *Sun* is to be congratulated for its enterprise.

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Among the Magazines

The Yawners in Democracy

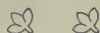
"IF I wanted to introduce democracy into the modern world (a staggering innovation), and if I were considering such schemes as the referendum or the second ballot, there is one reform I should make which I do not remember to have seen suggested anywhere. I should count all the citizens who had not voted for an important change as having voted against it. That would knock the earnest fellows in the wind," writes G. K. Chesterton, in the *Illustrated London News*.

"For it is not just, and it is not even useful, that only the earnestness of the nation should count. There is much moral value in the indifference of a nation; indifference can be healthy just as excitement can be unhealthy. The normal citizen should be allowed to

grumble at a thing and to laugh at a thing, but he should also be allowed to yawn at a thing. And his yawn should count as well as his yell.

"A healthy democracy should yawn in chorus; and when the earnest people introduced some fussy bit of boredom or other, all who were of the contrary opinion should signify the same by holding up their hands—in front of their mouths. For it is a criticism, and a powerful criticism, of any project that it leaves vast varieties of men quite negligent and contemptuous.

"Indifference is the armor of sanity. Suppose somebody sends round a paper asking people to vote for compulsory chest protectors, and nobody fills up the paper. The earnest would say people had not voted; but I should say they had voted unanimously."



"Facts" About Canada

THE New York *World* has dug up a few "facts" about Canada which will interest and amuse Canadians. Here they are:

"The Canadian Minister of Labor has found out there are 1,741 local unions in Canada, of which 1,531 are affiliated with the international unions of the United States. The membership is 133,132, of which 119,415 are in the affiliated bodies.

"The saloons are shifting their signs to correspond with the new British dynasty. 'King George Saloon' is the reading where 'Edward VII' formerly prevailed.

"Canada is in the throes of an anti-saloon movement. The idea is not to prohibit the use of liquor, but to wipe out drinking places and reduce con-

viviality, compelling the tippler to drink in the gloom of the family circle.

"The Finance Minister reports that Canada has \$1,000,000,000 invested in manufactures and \$1,500,000,000 deposited in banks. She also has room for 40,000,000 more people. When they come Canada expects to rule the English Empire. This is the local dream.

"Canadian diners sing 'God Save the King' much more sonorously than Americans warble 'America,' though the tune is the same. They also know most of the words.

"Log barns and cabins with tin roofs look up-to-date along the line from Coteau to Ottawa.

"Premier Borden comes from the same stock as our Fall River cotton

spinners. The job carries 'Right Honorable Prime Minister' as a title. Sir Wilfrid Laurier is 'the Leader of His Majesty's Loyal Opposition.' Think of T. R. so labelled!

"Beaver skins are contraband. A thousand dollars' worth were seized in transit from the woods the other day.

"Cobalt is producing 15 per cent. of all the world's silver.

"Ottawa is striving to have itself created a federal district like our District of Columbia. The \$15,000,000 of Government property pays no taxes, but contributes \$15,000 a year for fire protection and pays for extending the park system moderately. It will soon wipe out a lot more taxable property. The puzzle is to do it and preserve the franchise of the inhabitants. Washington folks can't vote."



The Quaker and the Ballet Girls

WONDERINGLY, Lucy Medders and her father parted the hangings and entered Harry's den. They gazed about them, at the steins, the boxing gloves, the pipe racks, the pictures and all the other fittings of a bachelor's den.

On the table lay a deck of cards, a half-smoked cigar, an opened box of cigarettes, and some scattered red, white and blue chips.

"Oh-h!" Lucy gasped. "Isn't it lovely, father?"

"And this"—Mr. Medders said—"this is Harry's home?"

"It seemeth different from our own home, doth it not?" Lucy asked, shyly.

"Verily, daughter," Medders remarked, coming to a stop before the highly colored picture of the ballet girls, "there be nothing like this at home."

"Why," Lucy said, looking at the picture, "see the ladies in the rainy-day skirts."

"I see the ladies," Medders said, drily, "but where are the skirts? Verily, daughter, they must have feared a flood."

"Perhaps," Lucy offered, seeing that her father viewed the picture with disapproval, "perhaps it is a Biblical scene."

"Nay, daughter. If it were, more people would be buying Bibles."

Medders turned from the picture, and his attention was caught by the statuette of the Venus de Milo. He looked at it intently.

"This is a sad sight, daughter," he remarked.

"Because her arms are broken, father?" Lucy asked, innocently, not understanding that her father was expressing a dislike to such works of art. "Peradventure she broke them off trying to hook her dress in the back," she continued, merrily.

"She hath no dress to hook," Medders said, solemnly. "But, aside from these, the place hath a seemly look."—Wilbur D. Nesbit in *Canada Monthly*.



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CONTENTS OF SEPTEMBER MAGAZINES

The Craftsman

What Our Schoolchildren Can Do to Help Save Our Birds. The Work of the Audubon Society in the Public Schools.

Modern Country Homes in England. By Barry Parker.

Lincoln Memorial School. A New Idea in Industrial Education. By Raymond Riordon. Illustrated.

Boyhood Days with John Burroughs. Part Fourth. By Julian Burroughs.

A Practical School System Aimed to Develop Children's Character and Personality. By Eloise Roorbach.

Planting the Schoolyard for the Happiness and Cultivation of Childhood. By Halvorsen Hough.

Uncle Sam's School for Farmers. The Barnacle: Transforming a Barn into a Bungalow. By Eunice T. Gray.

Some Advice from a Successful Woman Farmer.

The Encouragement of Small Farming by the Danish Government.



The Canadian Magazine

The Mystery of Edward Blake. Illustrated. By W. S. Wallace.

The Invisible Nun. Fiction. By W. Shaw Sparrow.

Chess. A Sonnet. By J. D. Logan.

Maritime Provincialisms and Contrasts. By F. A. Wightman.

When Maisie Milks the Coo. By Charles Woodward Hutson.

Love and Labor. By Hilda Ridley.

Highways and Byways of Dublin. By Lindsay Crawford.

Reminiscences of a Colonial Judge. By D. W. Prowse.

Leaves from a Sketch Book. By George Chavignaud.

The Owner of it All. An Essay. By William J. Pitts.

The Likeness. Fiction. By Albert Alexandre Metcalfe.

Only an Englishman. Fiction. By Bernard Muddiman.



Maclean's Magazine

The National Political Situation: A Talk to Canadians on Armaments and Taxes as Involved in the Problem of Canada's Attitude on Naval Defence. By E. W. Thompson.

Warders of the Silence: Life Among Canadian Forest Rangers Who Constitute our Woodland Police. By H. Mortimer Batten.

The Frog in Canadian Diet. By C. Lintern Sibley.

The Community Court Idea. By Charles A. Byers.

Canada a Land of Opportunities: Investors May Make Safe and Profitable Use of Capital in Many Lines in This Country during Period of Expansion. By Frank J. Drake.

Before Dollars Came. By L. B. Jackes.

Breaking Irrigation Records: One of the Largest Irrigation Systems in the World under Construction in Southern Alberta. Illustrated. W. A. Craik.

What the World Owes to Dreamers and Where Would Civilization be Today But for Them. Dr. O. S. Marden.

Riel's Religion of Rebellion: Did the North-West Agitator Believe in the Justice of His Cause and Have Faith in the Purpose of His Mission? By Frank Yeigh.

Beautiful Sebastiana: A Romance. By Marie Van Vorst.

The Movable Feast: A Humorous Story. By Herbert Footner.

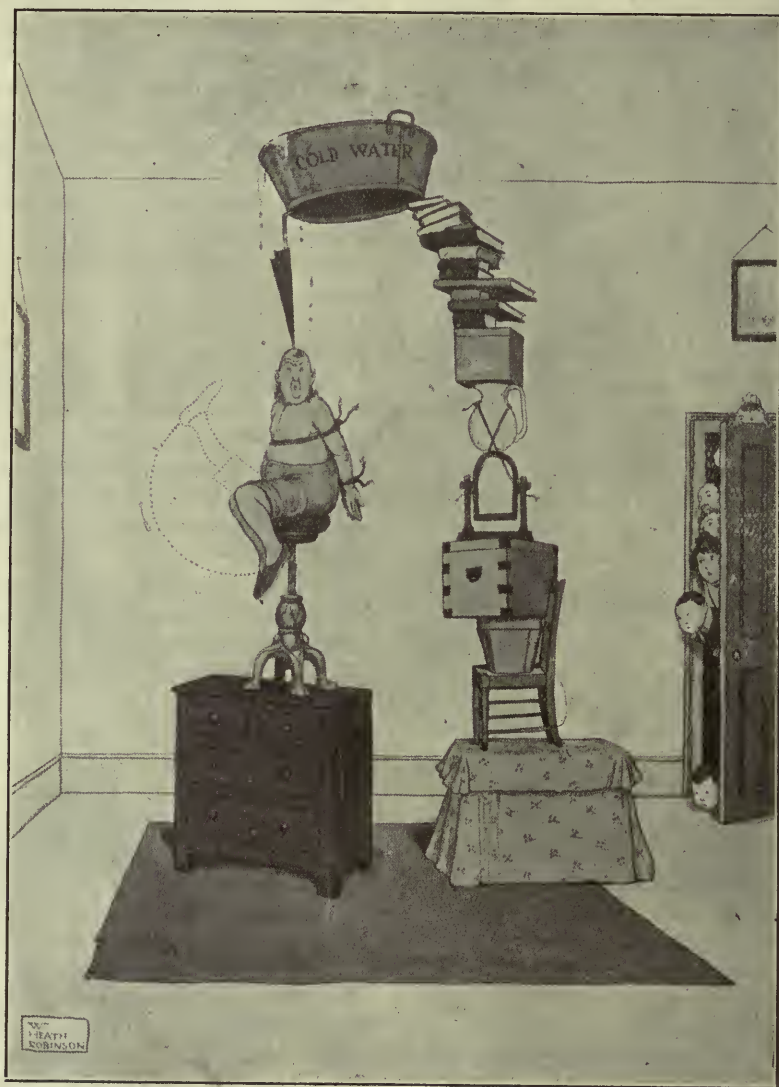
The Gold That Glittered: A Story with a Moral. By O. Henry.

Wooing Dorothea: The Tale of a Love Affair. By Jessie A. McGriff.

Canadian Securities in London

SIR MAX AITKEN has been in Toronto and Montreal and has given interesting views respecting Canadian securities in London. He thinks that after a long period of prosperity there is a disposition to desert high-class securities and look for those which

pay higher dividends. Toronto did not meet an isolated experience. It is the experience of all high-class securities in every colony and at home. As soon as a period of depression comes and the British investors meet with losses they will drop these higher interest-bearing securities and the confidence in the higher class of securities will advance.



HOME EXERCISE FOR HEALTH

Balancing exercise, with free movements, for toning up the nerves and muscles.

Editorial Wit and Wisdom

How War Scares Start

Bertha Krupp, daughter of the great German gunmaker, is reputed to have a fortune in the neighborhood of \$70,000,000. How much of that fortune has been built up by the promotion of war scares between Germany and Britain it would be difficult to say, but recent revelations show that when the business of making of guns, building battleships, and manufacture of other munitions of war is relaxing, it is revived in both countries by war scares.—Stratford *Beacon*.



Campaign Cigars

The attorney-general of Ohio has given a ruling that the gift of a cigar by a candidate to a voter is a violation of the corrupt practices of the state. While the ruling is not open to strenuous objections, the attorney-general's assertion that the giving of a cigar to a voter "would constitute the giving of something of value," is not sustained by the common experiences of smokers during campaigns.—Hamilton *Times*.



Must Have Foreseen

Southampton, England, has erected a monument to the departure of the Pilgrim Fathers. Southampton must have foreseen that the Pilgrim Fathers' posterity were going to repudiate the Panama Canal treaty.—Toronto *Star*.



The Bonus System

In several countries at present there is considerable talk of giving a bonus for babies. It is already done in some places. No doubt this would come under the heading of bonusing infant industries.—Guelph *Mercury*.

A Hopeful Sign

American newspapers are saying things about honor between nations. This is a hopeful sign. There should be an awakening of the national conscience.—Toronto *Globe*.



An Education Problem

It is proposed to introduce a pension system to keep the school teachers in Ontario. But how is it proposed to keep the young ladies single?—Stratford *Herald*.



Establishing a Reputation

In the Panama Canal administration our neighbors can establish their reputation in the family of nations. Will it be clean or smirched?—Toronto *Globe*.



A Titanic Pun

Lord Mersey's Titanic report was justice tempered with Mersey.—Monetary *Times*.



Success comes from work done a little better than seems necessary.—Mart Gardner.

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CARBON PAPER**



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COMING EVENTS

SEPT. 4-6.—ANNUAL CONVENTION OF THE Canadian Forestry Association, at Victoria, B.C.

SEPT. 17-20.—WEST ALGOMA AGRICULTURAL Society holds its annual fair at Fort William, Ont.

SEPT. 18-19.—ASSOCIATED BOARDS OF TRADE of Western Canada meet at Moose Jaw, Sask.

OCT. 21-26.—INTERNATIONAL DRY-FARMING Congress, at Lethbridge, Alberta.

AMONG THE MORE IMPORTANT OF BRITISH Columbia's fall fairs are the following:

- Oct. 4-5.—Arrow Lakes.
- Sept. 13.—Alberni.
- Oct. 16-17.—Armstrong.
- Sept. 20-21.—Cowichan.
- Oct. 3.—Comox.
- Sept. 20.—Coquitlam.
- Sept. 19-21.—Chilliwack.
- Sept. 18-19.—Cranbrook.
- Sept. 20-21.—Delta.
- Sept. 24-25.—Golden.
- Sept. 26-27.—Kelowna.
- Sept. 24-25.—Mission.
- Sept. 17-18-19.—Nanaimo.
- Oct. 4-5.—N. and S. Saanich.
- Sept. 7.—North Vancouver.
- Oct. 1-5.—New Westminster.
- Sept. 22-23-25.—Nelson.
- Sept. 29.—Penticton.
- Oct. 8-9-10.—Revelstoke.
- Sept. 18.—Shawnigan.
- Sept. 27-28.—Salmon Arm.
- Oct. 30-31.—Summerland.
- Oct. 23-24.—Vernon.
- Aug. 10-17.—Vancouver.
- Sept. 20-21.—Windermere.
- Sept. 24-28.—Victoria.

FOLLOWING IS A LIST OF FALL FAIRS IN SOME of the more important centres of Ontario:

- Sept. 5-6.—Arnprior.
- Sept. 23-24-25.—Barrie.
- Oct. 10-11.—Beamsville.
- Sept. 10-11.—Belleville.
- Sept. 17-18.—Brampton.
- Sept. 3-4-5-6.—Brockville.
- Oct. 3.—Burlington.
- Sept. 23-24-25.—Chatham.
- Sept. 18-19.—Cobourg.
- Oct. 1-2.—Colborne.

- Sept. 5-6-7.—Cornwall.
- Sept. 12-13.—Englehart.
- Sept. 17-18-19-20.—Fort William.
- Sept. 20-21.—Galt.
- Sept. 6-14.—London (Western Fair).
- Oct. 2-3-4.—Markham.
- Sept. 17-18-19.—Newmarket.
- Sept. 25-26.—Niagara Falls.
- Sept. 26-27.—Oakville.
- Sept. 9-10-11.—Oshawa.
- Sept. 5-16.—Ottawa (Central Canada).
- Sept. 10-11-12.—Owen Sound.
- Sept. 24-25.—Port Hope.
- Aug. 28-29.—Sarnia.
- Sept. 16-17-18.—Sault Ste. Marie.
- Sept. 18.—Scarboro (Halfway House).
- Aug. 24-Sept. 9.—Toronto (Canadian National).
- Sept. 10-14.—Windsor.
- Sept. 18-20.—Woodstock.



Ruskin says that every day we should look upon a beautiful picture, read a page from some noble book, or listen for five minutes to beautiful music. These divine harmonies impress themselves upon our characters. We are what we are, on account of the conditions which surround us. A man is the cumulative, net result of his emotions, thoughts, and acts.



WE MUST WEAN HIM

—Grain Growers' Guide

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

(Alphabetically Arranged)

¶ The prospect of a record grain crop in the West is already having a noticeable effect on business conditions all over the Dominion. Correspondents of the BUSY MAN report that building and other developments were never more active. It is expected that the next few months will witness the greatest trade expansion of recent years. The demand for labor, both skilled and unskilled, continues as strong as ever, particularly in the building trade and for farm helpers. ¶ A more complete size-up of business conditions will be found in the article on "The Business Situation and Crop Outlook," on page 81 of the present issue.

Arcola, Sask.

Arcola is on the C.P.R., 126 miles southwest of Brandon, in a splendid farming district.

The population is 1,200. Assessment \$931.00. Tax rate 23½ mills. There are six elevators (capacity 172,000 bushels), flour mill, brick plant, and many other industries. There is an opening here for a steam laundry and other industries.

There were handled at Arcola last season, 491,000 bushels of grain, 300 cattle, 275 horses and 326 hogs.

The Board of Trade is liberal towards new industries. Write the Secretary, J. R. Donaldson, for what they will do to induce industries to locate here.

The President of the Board of Trade is J. W. Kennedy; Town Clerk, J. R. Donaldson, (who is also Secy.-Treas. of the town). W. M. Connor, Mayor, and T. C. Yeoward, Postmaster.

An electric power and light plant has been installed. Water is supplied from Moose Mountain by gravity system. There is a chemical fire engine and other fire-fighting equipment, in charge of H. R. Francis, Fire Chief. The Chief of Police is F. J. Owen.

There are public and high schools, town hall, court house, land titles office, opera house, two hotels, four miles of sidewalks, Government phones, local and rural; C.P.R. Telegraph, Dominion Express.

The banks and their managers are: Union, A. Lowe; Merchants', J. N. Kennedy.



There are two things against which a man cannot be too much on his guard; of these, one is the narrow-mindedness that arises from his keeping himself shut up in his own shell; the other, the incompetence that results from his wandering outside his proper sphere.—Goethe.

A Fine River

Railway Just Completed

Great Natural Resources

ATHABASCA LANDING (Lincoln Park)

Possesses all these and in a short time will become a Great City and

A GREAT CENTRE

A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

Full particulars from

**Northwest Empire
Land Company, Ltd.**

303-304 Stair Building

BAY STREET - TORONTO

Athabasca Landing, Alta.

A water system is being installed here and a fine public school is being erected.

There is a demand for laborers, carpenters and painters at the present time.

There are openings for a hardware store, cafe and hotel. A flour mill and sawmill would also be welcomed.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge.

Athabasca Landing—*Continued.*

A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 400. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nancekivill; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. Minns. Assessment \$388,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal, managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



We should endeavor to think and feel with the best heads and the best hearts. This is how "taste," in its fullest sense, is cultivated. Taste cannot be modelled upon what is second-rate. Its standard must be the highest conceivable.—Goethe.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

Is the property endorsed by the Board of Trade. Situated on the original city limits—level, high, and dry.

An investment here will interest the shrewd investor and make him money quickly. Prices will advance shortly.

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References: Royal Bank

Brandon, Man.

The contract has been let for the new Winter Fair building, which, when completed, is expected to be the finest structure of its kind on the continent. The new Canadian depot has been opened.

Visitors to Brandon these days are having their attention directed to the Government experimental farm just across the Assiniboine river from the city. The farm, consisting of nearly 700 acres and intersected by broad avenues bordered by shade trees, affords an impressive object lesson to the farmers of outlying districts, as well as setting before them the tangible evidences of the possibilities of scientific farming methods in this section of the West. The present crop situation in the Brandon district is regarded by old-timers as a reliable index of conditions generally throughout the province, the only question now causing apprehension being as to the extent of the transportation tie-up which it is believed must ensue from the bumper harvest now in progress.

It is noted by the advocates of mixed farming and market gardening that although Brandon continues to hold its unquestioned position as a hard-wheat centre, an increasing number of farmers through the district are turning their attention to stock raising, dairying and market gardening, and with marked success in almost every instance. It is also pointed out by those familiar with the development of the West that the prosperity of the outlying farming districts adjacent to the city, including some 7,000,000 acres now under crop, is likely to make itself felt in the near future in the form of a substantial industrial movement for the city itself, which is taken as the real explanation of recent heavy investments noted in Brandon property.

The Dominion Government has decided to lay out the land lying between the Brandon Experimental Farm and the Assiniboine River as a beautiful park. This land was originally set aside for experimental farm purposes by the Government, but was never so utilized.

Brandon's new Winter Fair Arena is said to be the first building of its kind in Canada and the third in America, the other two being the Coliseum at Chicago and the Armory at Scranton, Pa. The method of construction

is known as the three-pin hinge system. The building, which will be 136 x 260 feet, is being constructed without a column of any description. There will thus be a clear, unimpeded view of the arena from all parts of the house. The arena proper, in which the procession of live stock will take place, is 80 x 100 feet.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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HOTELKEEPERS AND JOBBERS

In the Brandon district, are you sending your money east of the Great Lakes or are you buying the famous "Launora" and "Bland S" Cigars, made in Brandon, thereby keeping your money in circulation in the Brandon district where it belongs? "Launora" and "Bland S" Cigars are made by the

WALDEON CIGAR CO. - BRANDON

GEO. FORBES

Burchill Block - Brandon, Man.

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EMPIRE BREWING CO., LTD.

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Manufacturers of Empire Lager, Ale and Porter, and the Empress Brand of Carbonated Waters

Calgary, Alta.

On the first of October the city of Calgary will have a civic abattoir with sanitary killing and cooling plant. One freezing room will accommodate 3,000 carcasses and there are being erected the usual reduction works to dispose of the residue from the slaughter house into commercial products. This abattoir is to be operated in compliance with the regulations of the city Board of Health, under the supervision of an Inspector, in the interests of the citizens. Slaughtering elsewhere than in the public abattoir, or in the large meat packing establishments, will be prohibited, and even farmers bringing meat for sale must have it bear the Health Office stamp. It is estimated that 16,625 lbs of beef alone are consumed in Calgary daily.

Calgary's Horticultural Exhibition this year has been a wonderful display of possibilities in this district for flowers, plants, vegetables and small fruits, the latter grown in commercial quantities. The vegetable exhibits were a revelation to many sightseers both in variety and quality.

The Municipal Street Railway System earned a profit of \$16,800 for the month of July, carrying 1,407,708 passengers, or about 45,000 per day.

Calgary wants a suitable armory and drill hall, which would cost \$250,000. Civic and military officials are joining forces to ensure a speedy decision from the Militia Department.

Calgary's building permits for the first seven months of 1912 totalled \$9,891,000, exclusive of the Canadian Pacific locomotive and car shops, where 1,100 men are now employed in the preliminary construction.

Building trade operations are especially active. Labor unions claim to have approximately 12,000, by far the most of whom are directly interested in building. A difference of opinion between stone cutters and stone masons as to whom belongs the right to certain classes of work, has existed all season and promises to continue despite all efforts to bring the disputants to an amicable understanding.

The Tregillus Clay Products Company, having acquired the dry pressed brick machinery of a local concern, will, on the completion of the present plant, have the largest single brick making plant in the Dominion of

Canada. A great deal of attention has been evinced in the immense deposits of clays and shales. Calgary and other entrants on this field of manufacturing will be in readiness to participate in next season's trade. It is believed, however, that the added facilities will approach no nearer to supplying the demand than the railways do with all their increased equipment to hauling the year's grain crop to market in the fall.

Senator Lougheed, the financial magnate behind the Sherman Grand Theatre, announces that he will erect forthwith an up-to-date vaudeville house, so that Calgary may be in the forefront in matters of entertainment. The Sherman Grand is in many respects the finest house of its size in the Dominion.

City Post Office statistics show that in comparison with a certain week in 1910, during which 191,011 letters passed through, the same period this year gives a record from the machine of 480,186. Revenue from stamps, etc., advanced about 40 per cent. over 1911. The capacity of the office is taxed to extremity.

Two young ladies braved the incidents of a night out on the Land Office steps when in company with half-a-dozen men they lined up the evening before to be in readiness for filing on certain desirable locations in the oil district near Calgary. The ladies' places in the line were gallantly reserved for them while they reposed for a time in a big touring car which at the edge of the sidewalk served as a strategical base. Success rewarded the endeavor.

The first half of 1912 in Calgary has been marked by an increase of business in every line. Bank clearings, building permits, customs receipts, municipal revenue, etc., indicate an expansion more rapid than at any previous time in the history of the city.

At the Industrial Exhibition, 40,000 people attended on Dominion Day. Exhibits and entries were more numerous and of better quality than ever before. It is proposed to build a new grand stand with a seating capacity of 10,000, so great is the demand for accommodation.

Oil of good grade and in paying quantity, it is believed, is indicated by seepages from the ground near Okotoks. At least two companies are being organized in Calgary for developing the region, and already several thousand acres have been staked out in claims.

Calgary—Continued

During the past eighteen months Calgary has expended on civic works such as sewers, paving, conduits, bridges, buildings, water-works extension and maintenance, electric railway, etc., etc., and general estimates, \$8,049,568. Three-quarters of a million dollars' worth of new schools are now in hand.

In view of the remarkable immunity from serious loss by fire, for which Calgary is noted, the Board of Trade is asking the Underwriters' Association for a further reduction on the rates which now prevail. These rates are from 30 to 65 cents per \$100.

A committee has been appointed to gather data on the distribution of cars, so that when the Railway Commission meets here it will be in a position to urge better treatment for the Province of Alberta in handling this year's crop.

It is expected that a municipal Labor Bureau will be formed here. Miss Wileman, an English lady, has spent some time in bringing this subject before those whose interest could be enlisted. The underlying idea is to endeavor to adjust a balance between the shortage of labor during the summer months and the over-supply of the winter. Boards of Trade, Churches, Labor Unions and other organizations in a position to assist are to be asked to lend their aid in making the movement a success.

Calgary's municipal street railway has completed its third year of operation.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Comp-lin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

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**contains more up
to date news of
the rapidly growing
towns and cities of
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any other
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Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The city council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.

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The Garden of British
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CHILLIWACK, B.C.

Edmonton, Alta.

The civic census of Edmonton, completed on July 6, shows a population of 53,383, of which the south side, formerly Strathcona, has 9,733. The total increase in the amalgamated cities is estimated at 22,921 in the last 12 months. The Dominion census, taken in 1911, showed 30,462, of which Strathcona had 5,580. The 1912 figures show 22,630 males over 21 years of age and 11,452 under 21 years; 8,247 females over 21 years, and 8,591 under that limit. The list contains the names of 2,463 transients.

The City Council of Edmonton has received a report of this year's assessments, showing a gross land valuation of \$133,388,370, less exemptions of \$9,475,780. The net municipal assessments amount to \$110,194,300, and the net school assessment is \$123,877,500. The tax levy this year will be 12 mills on the dollar, as against 13.7 mills last year.

During the last week in July a party of about fifty Edmonton manufacturers and wholesalers made a seven-day trip by special train through a considerable portion of Edmonton's tributary territory, travelling nearly 2,100 miles, covering seven lines. With the exception of a very few localities, limited in area, the party found crop conditions uniformly satisfactory; and with the excellent weather conditions now prevailing, there is every reason to expect an abundant harvest of high-grade grain. With a continuance of moderately fine weather, harvest will be fairly early. In those districts where prospects appeared least favorable, the crop will be reasonably satisfactory. Everywhere general conditions appeared satisfactory and evidences of development and prosperity were everywhere apparent.

The Grand Trunk Pacific Railway passenger depot at the head of McDougall Avenue, which will be four blocks north of the site of the big hotel to be erected by that company, will be of handsome design, will provide six tracks, and is estimated to cost \$400,000.

The Canadian Pacific Railway is also actively pushing forward work on its Edmonton terminals, preparatory to the opening of traffic to the north side upon completion of the great high level bridge, work on which is being pushed with all possible energy.

The Municipal Census Commissioner has announced, as a result of the enumeration made on 1st June, that the population of Edmonton on that date was 53,383. This figure includes some 2,400 transients. In 1901 the population was 2,625, and in 1906 it was 11,173.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.

EDMONTON

¶ We own a property adjoining the City limits on the two-mile circle from the Post Office. Also a property in the same vicinity on the three-mile circle.

¶ These properties will easily reach *three to five* times the present prices.

¶ We guarantee every lot we sell to be high, dry and level. If you find it different you can have your money back with interest.

¶ Our Edmonton Office has resold several lots already at an advance of from \$50 to \$100 a lot on a two months' holding, showing over 100 per cent. on the money invested.

¶ Half of the subdivision was sold through our *Edmonton Office* in about six weeks to Edmonton people. Several of them intend building *this summer*.

¶ We reserved some lots and are building on them *now*.

The Property Is Restricted and will be a most desirable residential district

¶ Edmonton is destined to be one of the largest, if not *the* largest, city of the Canadian Prairie. You can't go wrong in buying close-in properties at first prices direct from the owners.

¶ Write to-day for information that may lead to a *very profitable investment*.

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The Foundation of Success

"The difference between the clerk who spends all of his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

—JOHN WANAMAKER.

Most of the fortunes have been accumulated by men who began life without capital. Anyone who is willing to practise a little self-denial for a few years in order to save can eventually have a fund sufficient to invest in a business which will produce a largely increased income.

No enterprise can be started without money, and the longer the day of saving is postponed, the longer it will be before the greater prosperity be realized.

Begin to-day. One dollar will open an account with this old-established institution. We have many small depositors, and many who began in a small way and now have large balances at their credit. Every dollar deposited bears compound interest at three and one-half per cent.

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MORTGAGE CORPORATION
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Fort William, Ont.

The list of new industries secured by Fort William this year has eclipsed all previous records. No city in Western Canada and probably in the whole of Canada can boast of such industrial progress as has taken place this year in the favored city at the head of Canada's great fresh water navigation.

Manufacturers, distributors and investors have begun to realize the vast importance of Fort William's geographical position, which accounts in some measure for the phenomenal growth along industrial lines.

A list of the firms establishing manufacturing plants this year are as follows:

The Canada Car and Foundry Co. (plant value \$1,500,000, employing 1,000 men).

The Nanton Starch Works, (plant value \$500,000, employing 200 people).

The McKellar Bedding Co. (plant value \$150,000, employing 100 men).

The National Tube Co. (plant value \$400,000, employing 150 men).

The Hammond Stooker Co. (plant value \$65,000, employing 100 men).

The Great West Wire Fence Co. (plant value \$100,000, employing 100 men).

The figures of cost of plants and number of men employed are placed at the lowest minimums and will probably be greatly in excess of what is here given.

How will homes be provided for these people? This question must be answered before the city can hope to secure further industries. It is said many citizens are building houses to rent at from twelve to twenty dollars a month, but such enterprise and capital is naturally limited.

The situation would seem to create a favorable opportunity for capital to become interested in the building of houses at Fort William—and this applies to other cities also. The return upon such investment should prove rapid and remunerative.

A letter from Mr. Curry, of the Canada Car and Foundry Company, read at a special meeting of Council, that it is the intention of the company to hurry construction along as fast as possible and have the works ready for operation by the first of June. He stated that he has cabled to England changing the destination of a big unloading machine, billed for the works at Montreal, to Fort William, and he also states

that engineers will be on the ground at once to plant the stakes for the buildings. The reason for the rush is that the company has contracted with the C.P.R. for between 3,000 and 4,000 cars to move the 1913 crop, and they desire to construct at least a portion of them in Fort William.

After a somewhat dull two months the Real Estate movement is again becoming noticeably active. Local firms report numerous sales of residential lots on which the purchasers have expressed themselves as having bought to erect dwellings thereon and which will materially assist the house scarcity situation that exists at the present time and will undoubtedly continue in view of the arrival of a number of new families to the city, brought here in consequence of establishing of the many new industries.

The contract for the construction of a dock on water frontage for the plant of the Canada Car and Foundry Co. has been let to the Thunder Bay Construction Company.

The Barnett and McQueen Company Ltd., of Fort William and Minneapolis, will build the first Government owned terminal elevator to be constructed at the head of the Lakes. It will have a capacity of 3,250,000 bushels, will cost \$1,179,500 and will be completed by Sept 15, 1913, or in time to be available for the handling of next season's crops. Five companies sent in tenders, but that of the Fort William people was lower than the next highest submitted by \$335,851.

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.

W. A. MATHESON

Barrister, Solicitor, etc.

504 Victoria St. - Fort William 29

Lethbridge, Alta.

The Board of Control of the International Dry-Farming Congress announces that the Dry-Farmed Products Exposition, to be held at Lethbridge, in October, will be formally opened on Saturday, the 19th, with every exhibit in place and the judging completed. The setting ahead of the date of opening from Monday, the formal opening day of the Congress, is to meet the requests of exhibitors, who are thus enabled to take advantage of the homeseeker's excursion rates, on sale everywhere on Tuesday, October 15.

Exhibits are to be in place, ready for judging, by Thursday evening, October 17. Prof. W. H. Fairfield, chairman of the jury of awards, and his seven associate judges, will score the exhibits as installed and check up for their decision on Friday, the 18th.

The exposition grounds and buildings will be in first-class shape on October 1, and those allotted space may erect such booths or stands and decorate any time after that date that suits their convenience. But all must be completed and not a hammer used after 9 o'clock a.m. October 19.

The exposition will be managed by an energetic committee composed of J. W. McNicol, chairman; Prof. W. H. Fairfield, chairman of jury of awards; J. D. Higinbotham, E. Adams, and G. E. Hotson.

Alberta will provide a home market this year for three million bushels of barley.

The Alberta Malting Company plant will be completed in time to make use of this year's crop and will have a capacity for one million bushels of grain.

The Rice Malting Company, of Lethbridge, has already contracted for one million bushels, and is putting up barley elevators, which will be especially equipped, at Lethbridge.

The Edmonton Brewing and Malting Company is making a big addition to its malting plant, which will provide a capacity equal to either the Calgary or Lethbridge plant.

The acreage of barley in the past has been comparatively small. This year the acreage has been largely increased with a good local market.

Barley is one of the most desirable crops of the mixed farm and a small area pays the Western farmer better than wheat.

It matures early and produces from 40 to 50 bushels to the acre. The price paid will probably be about 70 cents per bushel.

As a cleaning crop it is especially desirable for rotation, and its early maturity makes it sure.

The new malting plants are located most advantageously in the centres of the best districts for barley cropping in the province, and freight rates will be practically eliminated so far as the producer is concerned.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

The bank clearances are compared in the following table:

For full year, 1910.....	\$27,095,709
For 1911.....	28,503,298

Progress in building operations is shown below:

Issued during 1908.....	\$ 365,495
Issued during 1909.....	1,268,215
Issued during 1910.....	1,210,810
Issued during 1911.....	1,033,380

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072; assessment \$18,634,744, tax rate low.

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships, W. D. Lawson; Molsons, K. D. J. C. Johnson; Imperial, W. R. Seattle; Royal, J. M. Aitken; Toronto, C. A. Stephens; Union, G. R. Tinning; Montreal, W. J. Anibrose; Commerce, C. G. K. Nourse; Merchants', C. R. Young.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

Macleod, Alta.

Brokers have been kept busy securing options on good inside properties for clients at widely scattered points such as Toronto, Montreal, Calgary, Winnipeg and Vancouver. An influential factor in this situation, so it is stated, is the entrance of the C.N.R. branch line from Macleod to Pincher Creek, work on which is already well under way; while in addition the contracts for the C.N.R. branch line from Macleod to Calgary are now being negotiated. Real estate men are anticipating a season of marked activity both in inside lots and farm property.

The inrush of new settlers into the Macleod district during the present season is proving in excess of all early calculations and is acting as a powerful stimulus to general business.

Rapid progress is in evidence in track-laying of the Canadian Northern now approaching Macleod from the north, the establishment of the railway's divisional headquarters at this point being now assured for the near future.

The Western Canada Gas, Light & Power Company is laying its great pipe line from Bow Island along the railway's right of way and will pass directly through Macleod, thus assuring an unlimited supply of gas for manufacturing and domestic purposes.

By-laws for the amounts to carry on the filtration plant, which is already under construction; also the sewerage disposal plant, these plans having all been submitted to the Provincial Government, and approved by them are now ready for construction. The former building will be 75 x 140 feet and will be built of cement and brick, while the disposal plant building will cover a large area of ground, built also of cement and brick, and when completed will comprise all the very latest modes of dealing with water and sewage, and will be, like the town of Macleod, up-to-date in every way.

Setting the tax rate for the year was very important to all owners of property, and they will all feel more interested in Macleod when they learn that the rate for this year will be only 7½ mills on the dollar. The Council has been working this out since they took office in January, with the result that instead of 17½ mills as in 1911, they announce the rate not to exceed 8 mills for 1912.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

The population is 2,500; assessment, \$3,949,970. Government telephone system, C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Considerable publicity has been given to a statement that Montreal will lose its grain trade to Buffalo unless much is done to improve the grain-handling facilities of the port. Montreal has not the slightest intention of permitting the grain trade of the port to be lost for want of enterprise on its part. The time has long since passed when there was any danger from inertia. Both commercial and financial circles express the utmost confidence that the Harbor Commissioners, as at present constituted, will not only be able to

deal with the situation, but will actually do so.

At present the grain storage capacity of the port is as follows:

	Bushels.
Harbor Commissioners' Elevator No. 1.....	1,000,000
Harbor Commissioners' Elevator No. 2.....	2,600,000
Grand Trunk Railway Elevator "B".....	1,050,000
Montreal Warehousing Company's Elevator "C".....	600,000
Montreal Warehousing Company's Elevator "A".....	500,000
Total.....	5,750,000

The Canadian Pacific Railway formerly had a capacity of about 1,000,000 bushels in its elevators there, but these have been demolished during the past few years. The Harbor Commissioners' Elevator No. 2, although not fully completed, is now receiving grain.

The grain congestion at Montreal has been considerable, but the completion of the elevator and the installation of new machinery

A Store for Visitors

Constant personal contact with the world's Leading Fashion Centres brings to this Store the very newest effects in Woman's Apparel.

Choice Silks, Laces and Dress Fabrics
Stylish Millinery, Costumes and Waists,
The Newest Neckwear and Belts,
The finest of Plain and Fancy Linens.

There's always satisfaction in dealing in OGILVY'S, for we only keep satisfactory articles, and you can depend on everything being exactly as represented. Quality—reliable quality—always must come first with us.

JAS. A. OGILVY & SONS

Corner St. Catherine and Mountain Streets, Montreal

will unquestionably give some relief. In addition, there is being installed a set of conveyers to connect the two elevators, so that grain may be taken from boats or barges and elevated into, say, No. 1 Elevator and thence conveyed to Elevator No. 2, and loaded into ocean-going boats. The completion of such a system will add largely to loading and unloading facilities.

There is every reason to believe that a programme will not long be delayed which will add to the elevator capacity of the port. The only question at issue is as to how quickly additional elevator space can be furnished, and whether the requirements will not increase at a more rapid rate than facilities. The feeling in Montreal is that this matter may safely be left to the Harbor Commissioners, who are thoroughly alive to the interests of the port.

The week in real estate was one in which record offers and negotiations figured daily, although big sales were not so numerous as during the preceding week. Four hundred thousand dollars was offered recently for the Banque Provinciale building on Place D'Armes Square, while a couple of deals in

which nearly three million dollars are involved are under way. The Mount Royal Hotel Company are negotiating for the sale of their property situated at the corner of Peel and St. Catherine Streets, at a price exceeding one and a quarter million dollars. The High School property, in which Mr. J. C. McGreevy has been concerned for a year, is sought by a New York syndicate as a site for a new hotel. The property was offered to Mr. McGreevy at nearly \$1,400,000 and since then it has risen in value. Then another hotel scheme is in progress in which a couple of churches and religious buildings on Dominion Square figure. Another million dollars will be required to complete the negotiations.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police O. Campeau.

LA BANQUE NATIONALE

FOUNDED IN 1860

Capital	-	-	-	\$2,000,000.00
Reserve Fund	-	-	-	\$1,300,000.00

Our system of Travellers' cheques has given complete satisfaction to all our patrons, as to rapidity, security and economy. The public is invited to take advantage of its facilities.

Our office in Paris (rue Boudreau, 7, Square de l'Opera) is found very convenient for the Canadian tourists in Europe.

Transfers of funds, collections, payments, commercial credits in Europe, United States and Canada transacted at the lowest rate.

Moose Jaw, Sask.

At a recent meeting of the Moose Jaw City Council a proposed sub-division known as Industrial Centre was repudiated and the Council's approval withheld. Alderman Snell took strong ground in this connection, and said: "This sub-division is far out, and will not be sold here because people here are too wise to buy it. It will be marketed elsewhere, and the name 'Industrial Centre' is entirely misleading. If the Council approves the plans submitted it will be party to such deception."

Moose Jaw's new electric power plant is now in operation, and has a much greater capacity than the one which was burned two months ago.

The work of grading and laying rails on the G.T.P. to the east and northwest of the city has been progressing very rapidly during the past two weeks, the weather conditions favoring construction work. There has been a scarcity of labor felt quite generally in this section, but the G.T.P. have not experienced any serious difficulty in securing enough men to operate their machinery both day and night.

During the month of July permits were issued for 53 residences, aggregating \$230,200, and a 12-room school to cost \$110,000. The total figures for the month were \$408,280, as against \$333,743 for the corresponding month last year.

Customs receipts for July were well over three times the amount of the figures for the same period of 1911, and totalled \$94,638; the figures for July, 1911, were \$29,214. Clearing house returns were \$5,575,012, an increase of \$1,376,390 over the corresponding month last year.

A trainload of Moose Jaw wholesalers, agents, and newspaper men last week made a "get acquainted" visit to the towns on the new C.P.R. line south of the city.

The rural municipality of Moose Jaw is taking full advantage of the taxing power conferred on it by the Rural Municipalities Act, and, as a result, expect to collect from the owners of sub-divisions about \$25,000.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000

barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,-402. This had increased by 1911 to \$27,-770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

Are you working your way through college?

- ❑ Would you like to win a college course?
- ❑ The Busy Man's Canada offers a splendid money-making proposition to self-supporting students.
- ❑ It is specially adapted for working] during vacation.
- ❑ Many high-school boys have secured the funds for a college education by working spare time.
- ❑ If you are dependent upon your own resources for a college education, or desire to help out the folks at home, we can solve your problem for you.
- ❑ Sit right down to-day and mail a letter asking for particulars to the manager of

THE BUSY MAN'S CANADA
79 Adelaide Street East
TORONTO

Moose Jaw, Sask.—*Continued*

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.

In order to succeed in life, men must be practical,—they must know the measure

of their powers, and use them with moderation and ability.—Goethe.

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We specialize in Saskatchewan Farm Lands and Moose Jaw city property. Write for price lists and maps.

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**IS THE PLACE
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There are lots of openings for wholesale and retail business.

MOOSE JAW is situated in the most prosperous, most uniformly successful grain-growing district of the whole West. The farmers all have money and they spend it in MOOSE JAW.

For any information on any subject—write

H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Ottawa, Ont.

The proposed merger between the Ottawa Light, Heat and Power Company and the Ottawa Electric Company has been declared off. The franchise of the latter runs out in ten years, and this was one of the big stumbling blocks. Ottawa Power is a holding company for the Ottawa Gas Company and the Ottawa Electric.

The Board of Trade at Ottawa believes in publicity first, last and always. A committee of local merchants suggested the abolition of the department, and asked the co-operation of the Board of Trade, with the result that a resolution strongly supporting the retention of the department was passed.

Although the charter of the Ottawa and St. Lawrence Electric Railway has been lying idle for over a year, it is said to be likely that the project will go ahead much more quickly now, as a new company has been formed and negotiations are practically completed whereby it will take over the charter and pay to the old company \$500,000 in stock for it. Ottawa will be the central point of the new line, and from there it will reach the St. Lawrence at Morrisburg, going east along the river bank to the Ontario-Quebec border line, where it will connect with the Montreal Street Railway.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various

kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill products, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people, and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	812,000.00
Gross assessment, 1910.....	\$6,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00



When as we advance in life we feel that we have done something towards expanding our views and improving our taste, we find in this some compensation for our loss of strength and energy.—Goethe.

Arthur LeB. Weeks
ARCHITECT

Canada Life Building
Ottawa

Port Arthur, Ont.

The Barnett-McQueen Company, of Minneapolis, has been successful in its tender for the construction of the new Government elevator which is to be built on the Port Arthur side of the two rivers, with a capacity of 3,500,000 bushels. The amount involved in the tender is \$1,179,503, and the structure is to be completed by September 20, 1913.

Permission has been granted by the Legislature to consolidate \$1,885,000 worth of bonds for the city.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and mini-

mum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts.

Col. S. W. Ray is Mayor; W. J. Gurney, City Clerk and Treasurer; President Board of Trade, F. S. Wiley; Industrial Commissioner, N. G. Neill.



The prophet without honor is one who does not know how to advertise.

PORT ARTHUR GARAGE

Expert Automobile and Motor
Boat Repairs

Workmanship Guaranteed

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When in Port Arthur stop at the

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CONVENIENT TO BOATS AND TRAINS

PORT ARTHUR, ONTARIO 26

"Not the Biggest, but the BEST"

ALGOMA HOTEL

PORT ARTHUR

15 Large Sample Rooms

MERRITT & HODDER, Props.

Rates \$2.00 to \$3.50, American Plan 16

The West Shows the East

(From the St. Thomas Journal)

CA small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Port Mann, B.C.

Col. A. D. Davidson, land agent for the Canadian Northern Railway, stated in an address before the Port Mann Board of Trade that Port Mann will be the only shipping terminal of the road on the Pacific coast.

Grain elevators will be erected capable of handling the output and will be completed by the time the road is in running order. He urged the Board to pay particular attention to colonizing the farming country back of Port Mann, a recent trip having convinced him that this is one of the best agricultural districts in Canada. Reverting to the grain situation, he pointed out that had it not been for climatic conditions, last year's crop could not have been handled before this year's was ready for transportation. In order to meet these demands, provision would be made at Port Mann to handle grain on an enormous scale, as the crop increases from ten to fifteen per cent. yearly.

Following the meeting, the party made selection of a site for the depot, and inspected the location of the car shops and roundhouses on Sections 3 and 10, in all about four hundred acres.

At a meeting of residents, property owners and tradesmen of Port Mann, held in the Port Mann Hotel, was organized the Port Mann Board of Trade, twenty-two joining the organization at its initial meeting.

Lord P. Manley was elected president, Chas. F. Miller vice-president, and Chas. A. McCallum secretary-treasurer. The executive committee selected consists of Messrs. T. B. Hooper, Luding Pillath, D. A. M. Rae, N. R. Dingman and J. Hunter.

After the officers were elected and the meeting organized, a number of important business matters were brought up for discussion.

The most important was the early installation of an electric light system and the immediate means for fire protection.

Men have been put in the field by the Vancouver Power Company with the view of getting a pole line into Port Mann for the transmission of power to this city.

Mr. Purvis, of the B.C. Electric Company, says that steps are being taken on a survey for an interurban line into city.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

It is now definitely stated that the Carnegie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Harry J. Page PORT MANN SPECIALIST

Will on application send you FREE of cost descriptive circulars, maps, plans, and a lot of reliable information about the coming Railway and Industrial CITY OF PORT MANN

The Pacific Coast Terminus of the Canadian Northern Railway, where Trans-Continental Rails and Ocean Boats meet.

HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

Regina, Sask.

Real estate has not taken its expected slump since the disastrous cyclone. Not a lot in the city is offered for sale at a dollar less than it would have brought before the disaster. Not a family is known to have announced its intention of leaving the city, nor has one left. Instead workmen and others are piling in from all sides. Arriving trains bring with them as many as thirty, who have been carried in baggage cars.

The greatest problem of the civic authorities is the rebuilding of the city as fast as possible. Money will be no object. Thousands of carpenters, plasterers, plumbers and other workmen have been brought in from outside.

"In my opinion, Regina one year from today will be bigger than ever." This statement was made by Mr. William McBain, land purchasing agent for the C.N.R., on his return from a six months' trip through the West.

"No one who has known the pioneers who built up the West and the conditions

they mastered will predict the death of Regina as the result of one disaster. The Western spirit is there and will show.

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in opera-

WHEAT IS MONEY

Money warrants business.
Business creates values.
Regina values will increase
while West grows.
West will grow for 20 years.
Buy in the West.
We'll tell you where.
(The Active Picket People)

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REGINA

The Capital, Financial
Educational, Commercial
and Railway Centre of the Province of Saskatchewan

¶ A city of large commercial buildings, big warehouses, beautiful homes, splendid parks, paved streets, and supplied with an abundance of pure spring water, situated in the heart of the finest dry farming district in the world.

¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

ANDERSON, LUNNEY & CO.

REGINA, SASKATCHEWAN

Appraisers, Valuers, Real Estate, Western Bonds and Mortgages

Regina—Continued

tion shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.

SASKATCHEWAN FARMS

Now is the time to select yours. I have some fine sections close to good towns. Improved land \$20 acre up. Prairie land \$13 acre up. In any quantity, on easy payments.

A. B. WADDELL

108 Simpkins Block - Regina, Sask., Canada

**SASKATCHEWAN
FARM LANDS**

AND

**REGINA
CITY PROPERTY****THE FLOOD LAND CO.**

REGINA, CANADA

Maps and Quotations Free

There are people who, being unable to accomplish what is useful, busy themselves in doing what is useless.—Goethe.

Send us your Listings of

**REGINA
PROPERTIES**

MARSHALL & KNIGHT

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REGINA

For Warehouse Sites, Business
Property and Lakeview Lots

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FINANCIAL AGENTS

1770 Scarth Street
REGINA, SASKATCHEWAN

Reference: Imperial Bank of Canada

PREMIER PLACE

just between G.T.R. and C.N.R. yards and shops, on two-mile radius from Regina Post Office. Lots \$5 to \$16 per front foot. Plans and particulars for a postal.

Hotchkiss & Kennedy
REGINA, SASKATCHEWAN

Sault Ste. Marie, Ont.

The London papers recently announced the sale of \$30,000,000 of the bonds of the Algoma Steel Company to furnish additional capital for extensions to plants and to effect a consolidation, under the name of Algoma Steel Corporation, of the present subsidiary companies, which consist of The Lake Superior Iron and Steel Company, The Algoma Steel Company, The Fibron Limestone Company and The Cannelton Coal and Coke Company.

The present output of the Steel Company is as follows: Rail Mill, 400,000 tons of steel rails per year; Merchant Mill, 80,000 tons of steel products per year; Blast Furnaces, 210,000 tons of pig iron per year; Open Hearth Plant, 435,000 tons of steel per year; Coke Ovens consuming 505,000 tons of coal per year; Helen Mine produces 200,000 tons of iron ore per year; Magpie Mine, 400,000 tons of iron ore per year; Cannelton Coal Mine, 600,000 tons of coal per year; Fibron Limestone Quarry, 215,000 tons of limestone per year; Total Power Development, 45,800 horse power.

The company at the present time, as will be noted from the figures above, produces all of its own raw material and has facilities for handling and manufacturing this raw material in the most efficient and economical way. The plants are modern in every respect and the extensions now under consideration will make it one of the most complete steel plants on the American Continent. On Thursday, July 4, the last rail was laid on the Algoma Central connecting Sault Ste. Marie with the C.P.R. at Hearst. This gives to the Sault a direct western outlet and saves about 200 miles over the old route via Sudbury. The balance of the line, for which the contract amounting to \$3,000,000 has been let to the transcontinental, which line also crosses the C.N.R., is now graded and ready for the laying of the rail. The completion of this portion of the line, which will be in 1914, will give to the Sault direct western connection with three transcontinental lines.

The plans for a dry-dock have been accepted by the Canadian Government and the Chief Engineer of the Department of Public Works has reported favorably on the application. The dock will cost \$1,250,000 and the subsidy will be paid on that basis under the terms of the Federal Subsidy Act.

The Algoma Central and Hudson Bay Railway have now under construction a new station which will cost \$100,000.

The Lake Superior Paper Company, which purchased the pulp mill of the Lake Superior Corporation some two years ago, has now completed their new mills, with a capacity of 225 tons of paper per day. This plant is financed by British capital that was interested by President H. E. Talbott and is without question the most modern and best equipped news print mill in America. The plant employs a large number of high-priced men and is of enormous benefit to the city.

The present population, as shown by the Directory census just taken, is 18,422; Sault Ste. Marie, 14,355; Steelton, 4,067.

There is one point to be noted in writing up statistics of the population of Sault Ste. Marie and that is the unfortunate division of the town into Sault Ste. Marie proper and the suburb called Steelton. This leads to a great many contradictory statements as to the city's growth from time to time. Steelton and Sault Ste. Marie are practically one city, the only division being an imaginary line similar to the lines dividing wards in a city, consequently the population of the city of Sault Ste. Marie should always include the population of the town of Steelton.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

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ESTATE

Toronto, Ont.

A union station for the Canadian Pacific and Canadian Northern railways at North Toronto; a four - track joint line across the city, extending for a mile east of Leaside; four new bridges stretched across the Don and the Don ravines. Such is the programme of the two railways suggested by Mr. J. W. Leonard, of the Canadian Pacific Executive.

Mr. Leonard stated recently that the C.P.R. has decided to double-track its present line from Yonge Street through Leaside, Donlands, Wexford, Agincourt and Brown's Corners, and that the new lake front line will branch off from the latter point. New steel viaducts are planned for the Main Don, the West Don, the Belt Line and Reservoir ravines.

Mr. Leonard's statement that the C.P.R. and C.N.R. will have a joint line from the city through Leaside, is taken to mean that the two roads will erect a union station at North Toronto. The C.N.R. will separate from the joint line near West Don, while the C.P.R. lake front line will branch off at Brown's Corners.

The new C.N.R. route map, approved by the Minister of Railways, indicates, however, that this new road will run from the present C.P.R. line east of Yonge street to Eglinton Avenue, and thence south, connecting with the C.N.R. Sudbury line. It is also understood that the C.P.R. yards at Leaside Junction will be considerably enlarged.

Engineers have been trying to improve grades and shorten the mileage of the C.P.R. line to the east, but have reported in favor of the retention of the present line, which will be double-tracked.

Toronto's new union station will be located

on Front street, between Bay and York streets. It is expected to be one of the finest on the continent. It will have a frontage of 800 feet, and a depth, including trackage, of 530 feet, giving a total area of 424,000 square feet, or between nine and ten acres. There will be ten through passenger tracks, six passenger platforms, and six baggage platforms. There will be accommodation in the yards for 300 cars, or nearly double the present capacity, while the baggage accommodation will be 74,000 square feet, or five times the present facilities.

The estimated cost of the new station building is \$2,500,000; the cost of alterations to existing buildings, \$50,000; and the cost of excavation, track ballasting, filling, concrete-paving, steel work, etc., \$7,450,000; or a total estimated cost, including grade separation and viaducts, of \$10,000,000.

Fourteen months ago thirty acres of land on the north side of the Kingston road, near the old golf grounds, was purchased for \$20,000. The same property has now changed hands again for just double that amount.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

"The whole market is now on a substantial footing. City house and central property is adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

AN INVESTMENT YIELDING SEVEN PER CENT.

Special Features

Safety, large earning capacity, long established trade connection, privilege of withdrawing investment at end of one year, with not less than 7% on 60 days' notice.

Send at Once for Full Particulars.

7%

Share in Profits

This security is backed up by a long-established and substantial manufacturing business, embracing a number of the most modern plants in existence, that has always paid dividends and the investor shares in all profits, and dividends are paid twice a year, on 1st June and December.

NATIONAL SECURITIES CORPORATION, LIMITED

Confederation Life Building, Toronto, Ont.

Toronto—Continued

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,-611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is G. R. Geary; City Clerk,

W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley



Happy is he whose work becomes his recreation,—who finds a delightful pastime in what his position renders a duty.
—Goethe.

Why Western Towns Grow

From the Orillia News-Letter

What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.

"It Pays to Please"

Bookbinding and Printing

IN ALL BRANCHES

WE HAVE one of the best equipped Binderies in the City of Toronto, manned by skilled workmen and women in every department.

We rule, perforate, punch, score, emboss (hot and cold), make all kinds of office forms, pad, make blank books, binders, memo books, deposit books, Bind in Cloth or Leather, repair and rebind old volumes; in fact, do anything a bindery is expected to do.



The Hunter-Rose Co.

Limited
Printers and Bookbinders

12-14 Sheppard St., Toronto

Established 1860

Vancouver, B.C.

A staff writer of the *Toronto World* recently wrote to his paper as follows: It will be six years in October next since I was here before and I would scarcely believe my eyes when I saw how Vancouver had grown—four times as large as at that time.

It would pay Toronto to send the whole bunch of the council, controllers and aldermen, to see how this city is being run. They don't wait for the population to go out, before they build streets and sewers. Miles of streets in all directions are being paved, and sewers and electric light going in at the same time. One small municipality of 11,000 acres in extent, that is, equal to eleven of our mile and a quarter square blocks of land in York County, has spent \$2,500,000 on the streets alone, to say nothing of sewers and electric light, and are going to spend another \$1,500,000 this coming year. Not only the council but the business men—yes, and the citizens also—have got "big eyes" and are building for the future, and building so as to give all or as many as possible of the necessary comforts of life to their rapidly increasing citizens, as fast as they spread outside the limits.

In July the customs receipts of the Dominion were \$9,715,708. Of this \$810,184, or one-twelfth of the whole, was paid at the port of Vancouver. During the past one-third of the fiscal year the Dominion collected \$36,250,000, of which \$3,065,000, or more than one-twelfth, was paid at this port.

Five years ago the Canadian customs revenue was \$40,286,000, or only four millions more than was collected in the last four months on the same scale of duties. But five years ago Vancouver paid \$1,622,000 in the whole year, which is what she now pays on the same scale of duties in two months. Instead of contributing one-twelfth part of the Canadian customs revenue, Vancouver then paid one twenty-second part.

"Nothing has been decided about the location of the Vancouver terminals of the Canadian Northern. We are awaiting the decision of the city in regard to the False Creek property. Once that is settled we will decide in what manner we will enter the city. It may be by tunnel, the same system as we have adopted in Montreal, or it may be overland. We will decide as soon as we know where the terminal is to be." This was the

statement made by Sir Donald Mann, who was here recently.

"One thing you can take from me," he continued, "and that is, that we intend to have an independent entrance into Vancouver. There is nothing in the talk that we will come in over the Great Northern tracks. That would not be in keeping with the dignity of a great Canadian transcontinental system. They may secure running rights in over our tracks, but not vice versa.

"We intend to build a fine station and yards here. As to a big hotel, I cannot say just yet."

The Dominion Government will order a complete survey of the port of Vancouver, with a view of laying out a big dock and harbor scheme. An appropriation of \$500,000 was made for this work in the estimates, and ultimately several millions will be spent.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, ———; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., ———; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D.

Vancouver—Continued

McGowen; Montreal, C. Sweeney; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C.

Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

WATCH NORTH VANCOUVER

Now that the bridge across the inlet to Vancouver is assured, all property, especially in the vicinity of the Imperial Car Company's immense plant, must advance soon. Lots, from \$350 to \$1,000, on easy payments, can be had now. Buy before you are too late; these will double in a few months. Write for full particulars to

Georgia Real Estate Co., 544 Georgia St., Vancouver, B.C.

BERT D. FROST

Phone 6331

VANCOUVER ISLAND

SHAWNIGAN LAKE is one of the most beautiful scenic spots in this Province. It is situated within twenty-five miles of VICTORIA, on the E. & N. Railway, at an elevation of about eight hundred feet. As a summer resort it is unsurpassed, being free from mosquitoes, etc., and on account of the distance from the salt water and the elevation it gives a complete change of air. The LAKE is ideal for boating, and the railroad company run suburban trains for the convenience of business men during the summer months—fare, 50c. During the shooting season one will find deer, blue and willow grouse, also mountain quail very abundant. Now that the City of Victoria is taking over Sooke Lake for waterworks, SHAWNIGAN will be the only desirable body of fresh water within reach. We offer for quick sale some of the choicest locations at the right price, on easy terms. Do not wait until the Spring to secure ground there—everyone intends buying in the Spring. Write us now, before values increase 50 to 100 per cent.

Beaton & Hemsworth, 329 Pender St. West, Vancouver

PHONE SEYMOUR 7221

Victoria, B.C.

The highest building in Victoria, B.C., will be erected this year for R. D. Rorison, of Vancouver. The building, which will be twelve stories high and have a frontage of one hundred feet, will be erected opposite the legislature buildings, looking out towards the harbor, to be constructed of concrete and terra cotta.

At the second annual meeting of the Victoria Stock Exchange the following officers were elected for the ensuing year, viz.: President, N. B. Gresley; Vice-President, C. M. Lamb; Hon. Secretary, C. F. de Salis; Hon. Treasurer, R. B. Punnett; Executive, F. W. Stevenson, P. Oldham and B. J. Perry.

The assessment of Victoria for the current year is \$88,610,620, being \$71,635,710 on land, and \$16,974,910 on improvements. Last year the figures were \$60,007,985, being \$46,516,205 on land and \$13,491,720 on improvements. Victoria does not tax improvements, but continues to assess them to increase the city's borrowing power.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H.

Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.



Solitude is essential to the production of any really important work.—Goethe.

"SANDY MACDONALD" SCOTCH WHISKY

TEN YEARS OLD

We would make it better—
BUT WE CAN'T!

We could make it cheaper—
BUT WE WON'T!

Ask for "Sandy Macdonald" at the Bar

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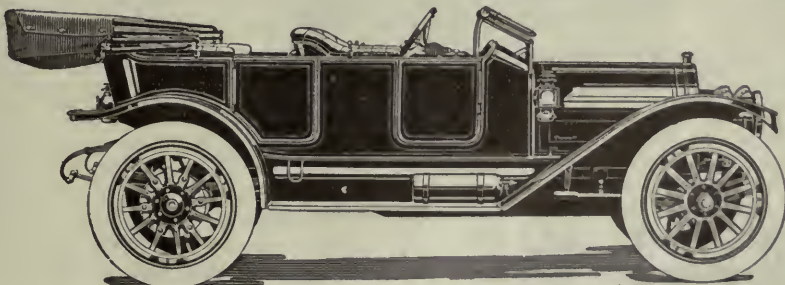
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Cost Less
Per Horsepower
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Wheel Base Inch

Than any other fully equipped automobile selling in Canada for \$1,650 or over

A-30 Roadster, 30 H.P., 116 in. W. B., full equipment, nickel finish,	\$1,650
T-35, 5 Passenger Touring, 30 H.P. 116 in. Wheel Base	\$1,725
T-55, 5 or 7 Passenger, 50 H.P., 126 in. Wheel Base	\$2,350

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VICTORIA

VANCOUVER ISLAND

BRITISH COLUMBIA, CANADA

The investor's best opportunity on the Pacific Coast.

The home-seeker's city beyond compare.

The seat of the Canadian navy on the Pacific.

The centre of railway activity to the north, east and west.

The Capital City of British Columbia, and its greatest pride.

The Sundown City, and last Western Metropolis.

A city of law and order, peace and prosperity.

A city of great business enterprise—one hundred million dollars
in one week's bank clearings.

A city of unexcelled educational facilities.

A city of unparalleled beauty.

The business man's model city and community.

The manufacturer's goal on the Pacific.

The outlet to the Panama Canal.

The shipbuilding city of Western Canada.

The city with a present and a future.

The residence city without an equal anywhere.

Best climate — Best living — Best people

No extremes of heat or cold—Most sunshine

Least fog—Annual rainfall 25 to 28 inches.

Victoria leads the procession of cities in North America.

DEPT. B.M.
**VANCOUVER ISLAND
DEVELOPMENT LEAGUE**
VICTORIA, B.C., CANADA

*Vancouver Island Development League
Victoria, B.C., Canada, Dept. B.M.*

Please send me, free of charge, Booklets, etc.

NAME.....

ADDRESS.....

Weyburn, Sask.

The last day of July saw the execution of an agreement between the Town Corporation of Weyburn and the Grand Trunk Pacific Railway Company, for the entry of that system into the town. All preliminary details in connection with the construction contract are complete, and the town has the assurance of the officials of the company that steel will be laid and the road from Regina via Talmage in operation within the next three months.

Official statistics pertaining to the progress of the town reveal a healthy condition of affairs, and indicate in a decisive manner the development that is taking place.

During the month of July, building permits were issued amounting in value to \$314,300, bringing the total permits issued for the present year to \$650,400. The building by-law calling for the issue of permits went into force after the year was well advanced, and, in consequence, there are at the present moment a number of buildings in course of erection for which permits have not been granted. It is estimated by the engineer's department that these will account for an additional \$300,000, bringing the value of buildings in progress and completed this year to almost a million dollars.

The early demand for artisans and laborers in Weyburn is becoming more pronounced as the season advances, inquiries at the Board of Trade for carpenters and bricklayers being especially numerous. Among the larger buildings now approaching completion are several important store buildings in the business section, besides the new post office, municipal hospital, telephone exchange and collegiate institute. Despite the fact that upwards of 150 dwelling-houses were erected in Weyburn last year, it is now practically impossible for newcomers to secure desirable accommodations. It is estimated that the total of the building permits issued before the return of winter will stand well above the million dollar mark, the extent of Weyburn's building operations being limited chiefly according to the labor supply.

It appears that the G.T.P. line from Cedoux through Weyburn to the International boundary is now assured, according to recent statements of railway officials in interviews with prominent citizens. Special interest is

excited by the announcement of the intention of the company to run their lines across the Soo Line on the west side of the town, the plan being to locate the new station on the south side, so it is stated. The news of the Railway Commission's approval of the G.T.P. programme has been a source of keen satisfaction locally, and has attracted widespread enquiry among outside investors, who make it a point to keep in touch with development features in this section of the West. Superintendent Scully of the C.P.R. Moose Jaw division states that railway development now under way should mean a tremendous uplift to values in this part of the province, and especially in Weyburn.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, J. McVicar; Bank of Montreal, R. S. Whately; Home Bank, J. K. Hislop; Royal Bank, R. Frazee.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys a special freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. A. Cooke; Mayor, John McTaggart; Clerk, J. D. Murray; Postmaster, H. McGowan.

1910 assessment, \$1,455,454; 1911 assessment, \$1,780,875; 1912, \$6,000,000.

Winnipeg, Man.

Winnipeg led all Canadian cities in the volume of building permits issued in July—eclipsing Toronto by an even larger margin than the \$1,000,000 accountable to permit issued for new law court buildings.

Although big deals in Winnipeg inside property have not been numerous in the last week or two, some important transactions have been recorded. The demand for residential building lots is steady, and prices generally are reported firm. New houses are being built on most of the streets of the city. The demand for real estate for home-building purposes is indicated by the estimate that about 4,000 houses will have been erected this year before the building season is over. Permits total to date about \$16,500,000 this year.

What is said to be the largest real estate deal in the city this year was put through recently, when John Baird, proprietor of the Seymour Hotel, sold about 35 acres of the old Seymour House Farm for an amount reported slightly in excess of \$420,000. The property lies between Notre Dame and Wellington Avenues, and described as parish lots 55 and 56 St. James.

The Pine Ridge Golf Club, recently organized, has purchased 160 acres of land two miles northeast of the links of the Winnipeg Golf Club, and a club house will be erected on the highest point of the property early next spring.

The Great West Permanent Loan Company has let a contract to the Carter-Halls-Aldinger Company for the construction of a large office building, to cost in the neighborhood of \$300,000. The new building will be situated on Main Street South, on the west side, between the present offices of the Canadian Bank of Commerce and the Alloway & Champion building.

Among the by-laws to be submitted to the ratepayers of Winnipeg shortly, is one for a new exhibition site in Kildonan for \$500,000. The Council is undecided as to whether to improve the present site or purchase a new one.

Recent visitors to Winnipeg were Messrs. E. P. Clement, K.C., president of the Mutual Life of Canada, and George Wegenast, general manager of the company. Over eight million dollars has been loaned by the

company in the Prairie Provinces, including the confidence felt by the company's conservative directorate. While the company has made substantial debenture investments, loans are made chiefly on farm lands. The experience of the company in the West has been most satisfactory, and millions of dollars will be put into the farm lands of the provinces by the company in years to come. Mr. Clement and Mr. Wegenast will personally inspect the properties in Western Canada on which loans have been made. They will again be in Winnipeg on their return from the Coast next month.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

The business tax assessment shows an increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6½ per cent. of annual rental, will this year yield the city \$307,952.

Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk;

THE UNDER DOG.

PRETTY good jokes you've made on me—
The under dog.

Funny, too, as such jokes could be.
You've shown me sleeping out in the park
On a cold, hard bench, in the starless dark;
You've shown me, gaunt, at the kitchen door,
Where the housewife gave of her toothsome store—
And you've twisted jokes of a man's distress.

Funny? Lord! Yes!

Pretty good jokes—and all on me—

The under dog.

Each one pitched in a merry key;
You've sketched me fair in my rags and grime;
You've caught my grin when I'm doing time;
You've shown me clutching the car's brake-beam,
Or trudging ties in the sun's hot gleam,
And you made me funny, I must confess—

Funny? Lord! Yes!

Pretty fair jokes you've had with me—

The under dog.

Hardly a week but I would see—
My battered phiz in a comic skit
That had no line that was bare of wit.
That time the dog to my leg hung tight
You made of me a side-splitting sight.
It made you some money—more or less—

Funny? Lord! Yes.

Pretty good jokes you've made on me—

The under dog.

Yours is a fancy that must run free,
And I am a tramp who need only roam,
While you are the fellow that's got a home
And wife and kids and an easy chair—
Me? I am the fellow that lives Nowhere!
And humor, you know, is a thing to bless—

Funny? Lord! Yes!



The Simple Sheffield-Simplex on the Les Mosses Pass, Swiss Alps

THE BUSY MAN'S CANADA

THE NATIONAL MAGAZINE OF PROGRESS AND DEVELOPMENT

Vol. III

Toronto, October, 1912

No. 3

Topics of To-day

HOW WINNIPEGERS HELP THEIR CITY

The live wire hub of the prairies, where they believe that success will stand stimulation, and don't leave "well enough" alone. An outline of the organization and the work done by the Industrial Bureau shows the broad lines on which it operates, citizens of all classes working in unison for the upbuilding of Winnipeg.



WINNIPEG, the capital of Manitoba, is wise in its generation.

Organization, co-operation and centralization of effort, the most potent human factors for good or evil in the world to-day, have been adopted and are being used with vigor and enthusiasm by the people of the prairie metropolis. Situated where East meets West, mighty forces are making Winnipeg, and everyone is taking a hand to use these favorable conditions to the best possible advantage. That "nothing succeeds like success" is probably as true in Winnipeg as elsewhere, but in Winnipeg they believe that success will stand stimulation and they don't leave "well enough" alone.

With the best talent, administrative, professional, educational, commercial and industrial to draw from, Winnipeg

has an organization for civic improvement of which centres of the old or new world might well be proud.

Winnipeg's Industrial Bureau

This is the Winnipeg Industrial Bureau, now in the sixth year of its public service. The meteoric rise to prominence and general recognition of this splendid body is worthy of more than passing interest, in these days when the "uses of advertisement" are universal.

Since inauguration five years ago up to the present, the Winnipeg Industrial Bureau has had no official existence other than a registered name. Its surprising growth and its rapidly multiplying activities and responsibilities, both financial and otherwise, have, however, rendered its establishment on a permanent basis expedient, and at the last ses-



W. SANFORD EVANS

President (1906-7) of the Winnipeg Industrial Bureau

sion of the Provincial Legislature the necessary charter was granted by a private Act.

Under this Act provision is made for representation on the Bureau directorate by twenty-four business bodies. These are the actual administrative organizations in every line of civic life, as follows: The City Council, the Canadian Manufacturers' Association, the Winnipeg Real Estate Exchange, the Winnipeg Board of Trade, the Winnipeg Bankers' Association, the Winnipeg Builders' Exchange, the Winnipeg Trades and Labor Council, the Winnipeg Grain Exchange, the Commercial Travellers' Association, the Chartered Accountants' Association, the Canadian Credit Men's Association, the Canadian Industrial Exhibition Association, the Business Science Club, the University of Manitoba, the Winnipeg Public School Board, the Public Parks Board, the Winnipeg Wholesale Implements Association, the Printers' Board of Trade, the Manitoba Architects' Association, the Winnipeg Advertising Men's Club, the Winnipeg Clinical Society, the Retail Merchants' Association, Hotelkeepers' Association, Civic Planting Commission, the Winnipeg Garden Club.

In addition to the above, one representative is appointed from every hundred active members who contribute to the financial support of the institution.

It is provided by the charter of the newly incorporated organization that none of the members is to receive any profit or dividend, all the funds being used for the purposes of the Bureau. These funds are obtained from two sources: an annual grant from the City Council, and yearly membership from business and professional firms in the city.

In 1907 the civic grant to the Bureau was \$3,000; in 1908, \$6,000; in 1910, it was further increased to \$10,000, and as the work developed during 1911 the grant from the city was \$25,000, which amount has also been placed in the estimates by the city fathers for 1912.

To-day the Industrial Bureau has an affiliated membership of 10,000, who are associated with the various organizations and firms supporting the institution.

Eight hundred and eighteen leading banking, business, industrial and commercial firms annually contribute \$20.00 each for its maintenance and, in addition, subscribed last year for special campaigns to assist immigration, educational work, trade expansion and for new quarters, over \$67,000.

Nine distinct standing committees, with a combined force of 97 business men as workers, meet regularly in carry-



F. W. HEUBACH

President of the Winnipeg Development and Industrial Bureau, 1910-11



HEADQUARTERS OF THE WINNIPEG INDUSTRIAL BUREAU

ing on the work the Bureau has originated.

No Small Organizing Ability

All this requires organizing ability of no small order, in bringing together this great publicity machine and using its component parts to the best advantage.

Publicity has become an art, and in the Bureau's Commissioner, Chas. F. Roland, Winnipeg holds a man who brings, through his far-reaching work, the unique combination of statistical genius with the indefinable touch of the artist.

London, Berlin, Paris, New York, Chicago, and a score of other great cities, all of them know the work of the Winnipeg Bureau far more intimately than the people of the prairie cities.

Why? Because the hum of the great wheels of electric machinery is not heard beyond the walls of the power house. Yet they are the silent force which nightly flood with light the far-reaching streets of a great city. During the day and night the intricate machinery of the Industrial Bureau runs silently in the oil of a perfect system. It also floods Winnipeg with light. A blaze of publicity for the prairie cities shines out from great arc lamps all over the world in every progressive land seeking markets for capital or its people.

The great primal object of the Bureau is to stimulate the growth of Winnipeg, by placing before the manufacturing interests of the world the brilliant opportunities of a city which must feed and satisfy the ever-growing industrial hunger of the prairie, and so the world-wide activities of this organization are centered on bringing industrial capital Westward, to be invested in buildings, in plants and schools to supply an abundant market for the energies of every man and woman in the prairie cities.

The magnetism of the Bureau is bringing to the heart of Winnipeg the steel industrial machinery, and so every working day during 1911 one new factory opened its doors and provided permanent employment for twenty-five workers in the prairie city.

Land, capital, railways, on the one hand, and power, market and labor on the other. In those six words lies the very life of industry.

When, in 1907, Winnipeg decided to add the final necessities to round out her industrial life and open it to greater possibilities, it commenced the work of building a great municipal hydro-electric power plant which, now completed, has reduced the price of electric current 300 per cent. in the past six months.

Five years ago the output of Industrial Winnipeg lay around the \$20,000,000 mark. It was just big enough to throw into the minds of her business men the query: "Why not \$40,000,000?" That question fathered the Industrial Bureau, whose slogan was "More industries for the prairie city."

How successfully that cry has been made may be judged from the fact that since the birth of the Bureau in 1907, the business of Industrial Winnipeg has more than doubled, the output in 1911 being already near the \$40,000,000 mark. This is indeed but a stepping stone to higher things and the turnover of 1916

enquiries numbered as many as 250,000 pieces.

Home people and visitors began to learn more of Winnipeg, and at the close of 1907 there were eleven business organizations affiliated with the work the Bureau had in hand.

In 1908, five more business organizations had joined the Directors in their efforts, and the number of representatives in that year had increased to twenty-two members. In 1909 there were added three more business bodies and at the close of that year twenty-nine representatives guided the work of the Bureau.

During 1910 and 1911, five more business organizations had joined forces with those already affiliated, and to-day the Winnipeg Industrial Bureau have, as an executive board, forty-nine Directors, who represent twenty-four business bodies of the city.

When Home Re-Union Began

It was in the beginning of 1911 that the work of the Imperial Home Re-Union Association was started. The Industrial Bureau points with pride to this work as one of its great achievements, and to-day the Imperial Home Re-Union Association has extended to as many as twenty-five cities in Canada.

In the West, at Vancouver, Nelson, Calgary, Edmonton, Red Deer, Medicine Hat, Moose Jaw, Regina, Brandon, Saskatoon, Prince Albert, Yorkton, all have associations formed and are doing a great work along Imperial lines in assisting to Canada from Great Britain the families of deserving men.

In the Eastern portion of the Dominion, Toronto looms up as the most active and strongest association, and since starting, six months ago, it has assisted more British people to Ontario than has the founders' association at Winnipeg itself. Quite recently prominent men of Montreal took up the Home Re-Union work of organizing an association for Montreal.



CHAS. F. ROLAND
Commissioner Winnipeg Industrial Bureau

will show a far more brilliant record, because the lung power of the Bureau to-day is sending a mammoth cry into every corner of the continent, and its voice has grown attractive to the world.

Its First Advertising

In the spring of 1907, when the Bureau organized, there was commenced a world-wide campaign of publicity. In seven of the largest national magazines was inserted a double-page advertisement, giving the facts and figures to as many as eight million readers. As a result of this opening campaign the Bureau that year handled in the neighborhood of 18,000 direct enquiries. A system of follow-up was immediately organized and the literature mailed out to these

It started, like all others, under very favorable auspices, with Sir Edward Clouston and Geo. J. Drummond heading the list of guarantors to a Montreal fund of \$100,000.

Since starting the work in Winnipeg the association has assisted over 1,300 people to the city. Of these there has been as many as 440 wives, the balance being children in ages ranging from one to twenty years of age. The Winnipeg Industrial Bureau, for this purpose, has issued transportation to the amount of \$47,000, of which \$38,000 has been repaid in instalments by the applicants assisted.

Practical Help for Boys

Outstanding in the work of the Bureau last year was the organizing of an Educational Committee, which has arranged for practical talks given to the older boys in the public schools of the city, by leading men of the different trades, industries and occupations, in order to help boys to make their choice of what their life work is to be.

The talks have been received with eagerness by the scholars, who take printed copies home, drawing the interest of the parents to the boys' assistance. There is also an educational fund provided this year to be applied for securing lectures by competent men.

These lectures are delivered in the Bureau lecture hall, free of charge to employers and employees. This work is planned with clear-sighted business directness, and contains possibilities of immense advantage to the future general welfare. The Home Re-Union and technical education work, which have proved to be among the most valuable of the Bureau's undertakings, were first suggested by W. J. Bulman, this year's President of the Bureau, to whom great credit is due for the thought that originated and the energy that carried into effect these patriotic movements.

In the year 1908 the Winnipeg Indus-

trial Bureau, through the Trade Expansion Committee, realized how important it would be for the development of trade in a country growing as fast as Western Canada, to get in personal touch with the incoming trade, and in this connection a Business Men's Excursion was organized under the auspices of the Bureau, and as many as seventy business men closed up their desks for ten days and took part in this tour. A special train travelled over two thousand miles of territory and called at as many as thirty cities and towns in the three Prairie Provinces.

Since organization the Industrial Bu-



N. T. McMILLAN
Ex-President of Winnipeg Industrial Bureau

reau has taken an active part in assisting the City Council in improving and beautifying the city and in laying out plans and providing for problems of city development.

This has led to the securing for Winnipeg the first Town Planning Congress, which was held July 15th, 16th and 17th. Most of the leading experts on civic improvement delivered lectures on the occasion.

Every attention is paid to the entertaining of prominent visitors and showing convention delegates the principal points of interest in the city when these bodies meet at Winnipeg. During last year as many as thirty conventions, representing ten thousand delegates, were

handled by the Entertainment and Convention Committee of the Industrial Bureau, and a compilation of figures shows that as much as two hundred and sixty thousand dollars of new money were brought into Winnipeg by these visitors during the season.

"A Million" for Manitoba

Under the auspices of the Bureau the Million for Manitoba League was organized this year to develop mixed farming in Manitoba. A central board, with headquarters in the Bureau Building, and thirty-four branches in the province, has started work under favorable con-



W. J. BULMAN

President Winnipeg Industrial Bureau, 1912

ditions. The Provincial Government are co-operating and have, along with several Manitoba Boards of Trade, installed a complete exhibit of Manitoba's natural resources in the League's Headquarters.

Again, getting down to practical methods, the Winnipeg Garden Club was organized this year for the purpose of stimulating the cultivation of gardens in the city, and more especially the beautifying of vacant lots by converting them into gardens with a frontage of flowers next to the road. The offices of this organization form a part of the public service string of offices now located in the Bureau's Exposition Building.

In this spacious edifice, conspicuously situated on a leading thoroughfare, and covering forty thousand square feet of floor space, may be seen a permanent exposition, in which "Made in Winnipeg" products are displayed to an extent, and in a manner, making it the finest permanent effort of its kind in Canada, and an accomplishment of note in the city's expression of its industrial life. Spacious board and committee rooms and auditorium, the latter with a seating capacity of five hundred, go to make the Industrial Bureau's Building the liveliest centre of progress in Winnipeg.

The men who are behind the Industrial Bureau are couriers of the future who, by their toil and labor, are laying a substantial foundation of prosperity for a future generation. There is no call upon them that is not promptly and generously answered. They have acquired the habit of getting together in a cordial, harmonious fashion. Down-right earnestness and a loyal spirit of fidelity to Winnipeg animates them.

Visit the Industrial Bureau offices any week day and you will probably find a committee of some ten to twenty-five leading business men lunching in their banquet hall and discussing some problem of industrial, commercial or civic importance. In this manner the committees deal with problems which daily confront the growing city of Winnipeg.

Creating a Civic Spirit

The work of the Industrial Bureau has done more in creating a civic spirit in the commercial capital of the Canadian West than any other factor. Now when Winnipeg makes a call for funds for the common good of city or country, the patriotic Winnipeg public spirit is aroused.

In 1910, when the question of holding an International World's Exposition in Winnipeg was taken up, the citizens contributed and subscribed the necessary

two and a half million dollars to meet the required local fund suggested by the Government to be necessary at that time. In the same year Winnipeg contributed over one million dollars for other purposes of public good.

Three hundred and fifty thousand dollars was raised in the Y.M.C.A. campaign. Later in the same fall, two hundred and seventy thousand dollars was subscribed for the care of homeless children and hospital purposes.

The most remarkable and inspiring city in Canada to-day is Winnipeg; remarkable above others, through unequalled records of civic growth; inspiring by reason of faith and works of public-spirited men. Yesterday an obscure trading post, to-day a proud metropolis, Winnipeg is indeed a favorite of fortune, but, none the less, owes much to the existence of this powerful civic organization, ceaselessly and untiringly working for bigger and better things.



Bonusing Industries

OPINION was divided at the recent conference of Western Canadian civic and board of trade officials and publicity commissioners, held recently in Winnipeg.

While the majority of those present passed a resolution opposing the granting of civic bonuses or any special concessions to new manufactories, a strong minority went on record as holding that "a reasonable measure of encouragement for new industries is necessary." A further conference is to be held in Regina on November 1. The free discussion of this subject is much to be desired, and should have educative effect upon the public.

In discussing the civic by-law proposing to give the Quaker Oats Co. a free site and other concessions at Saskatoon, *The Phoenix*, of that city, puts the contra argument in a commonsense manner:

"The essential points to which the ratepayers need to give careful attention and thought refer to the ultimate outcome of the agreement in the creating of a precedent, and the value to the city of the agreement in and of itself. It is being very confidently stated that the establishment of the Quaker Oats Company in the city will lead to other

industries locating in Saskatoon, from which point it is a comparatively easy matter to paint with a roseate hue the industrial Saskatoon of the future. It is obvious, however, that if the city is going to have to pay at the rate of \$85,000 an industry, the cost of our industrial development bids fair to get out of all proportion to the benefit received. It is only reasonable to assume that industries which are attracted by the generous terms held out to the Quaker Oats Company will expect equally generous treatment, and will make their settlement in Saskatoon conditional upon receiving civic assistance in at least a proportionate ratio to that given the Quaker Oats Company."



Things are moving so fast nowadays that people who say it can't be done are interrupted by some one doing it.—Elbert Hubbard.



If we would be sociable let us never forget how many of our peculiarities we must sacrifice, and that, at least so far as our outward bearing is concerned, we must keep ourselves well under control.—Goethe.

BUILDING UP A POWERFUL OPPOSITION AT OTTAWA

Liberalism has loyally and confidently accepted its new duties. It has not sat down with its back to the engine to review the achievements of the past. It rejects the sweeping character of Lord Randolph Churchill's dictum that the business of an Opposition is to oppose.



BY HARRY W. ANDERSON, IN TORONTO GLOBE

IT was Disraeli who exclaimed, in a vein of cynicism, "There is no gambling like politics." Twelve short months ago a decimated, dishevelled and disheartened remnant of Canadian Liberalism nervously crawled out of the cyclone cellar after a disastrous electoral hurricane. The world had a cold grey hue. All was devastation and desolation. The ~~Flem~~ ^{Flow} of power and prestige had been wiped out. Even tall Ministerial oaks had been uprooted and the smaller shrubbery was rent and torn

and trampled almost beyond recognition. Nothing remained but a forsaken garden in which even Hope appeared to lie dead.

Darkest Before Dawn

But the darkest hour comes before the dawn. The morrow's sun broke upon a new scene—a scene of life, of throbbing activity, of strong faith, of sound, healthy optimism. And Liberalism awoke with the sun to find its being battered but unbroken, to feel it was good to be alive, and to realize it had a day's work to do.



FRED. F. PARDEE
M.P. for West Lambton, Chief Liberal Whip



JAMES M. DOUGLAS
M.P. for Strathcona, Liberal Whip for Alberta



DUNCAN C. ROSS
M.P. for West Middlesex, Liberal Whip for Ontario



F. B. CARVELL
M.P. for Carleton, N.B., Liberal Whip for
New Brunswick

It tackled its job with the old homely virtues, fearless of soul, cool of head and kindly of heart.

It survived the supreme test. It took its licking manfully and "came back." The public has little use for a party which, when beaten after holding office, sulks in its tent and gives itself the airs of a dispossessed heir. Liberalism girded its loins and came forth to its task. It proved its principles partook of no meaningless shibboleth, but were a reality to be maintained and developed by constant service. When it had won it was cheered; when defeat came it was unafraid. The pendulum swings forward and backward, but the hands of the clock go only forward.

So Liberalism has loyally and confidently accepted its new duties. It has not sat down with its back to the engine to review the achievements of the past. It rejects the sweeping character of Lord Randolph Churchill's dictum that the business of an Opposition is to oppose. Its faith in itself has not grown cold. It is not content with a policy of negation,

or with propounding mauling platitudes—not untrue, but unreal and uninteresting. The Opposition of to-day is ready to build up where it pulls down—to remove obstacles which block the path of progress, and to point the positive goal of endeavor. And, whatever the effect of the change of seats may mean to the country, its temporary banishment from office has done the Liberal party no harm. The fighting freedom of Opposition is developing the rank and file of its membership, and the removal of the material from its considerations of public policy is resulting in the reinstatement of the Idea.

How Much to Grand Old Laurier

How much of the remarkable renewed confidence of the Canadian people in the Liberal party—manifested almost daily in the showers of communications pouring in upon its members from every province—is directly attributable to the "Grand Old Man" at its helm will never be known. In defeat, as in victory, he appeals to the best of the cosmopolitan

Canadian citizenship. His intense national enthusiasm, his ambitious dreams for the Greater Canada, his jealous guarding of the country's good name and his unwearying activity in all that makes for Canadian weal are characteristics which burn themselves upon the conception of all who come into closer contact with him. "He lives, moves and has his being for Canada," was the verdict of a newspaperman the other day at the close of one of those rare intimate conferences with which "the Chief" occasionally favors his press "boys." One sometimes wonders whether Canada has yet grasped the real inspiration in the life of her greatest son; whether she yet notes the delicate persistency with which his finger presses the public pulse.

Sir Wilfrid Has Done More

There was little surprise among those who knew him, when, toward the close of his memorable speech at the family gathering which celebrated the victory of South Renfrew, the septuagenarian smilingly observed: "I am prepared to

remain at the head of the Liberal party so long as you want me and so long as God spares me." Sir Wilfrid has done more for Canada than give her good government. He has given her people high ideals.

It is "the Chief" who has created the new spirit which is pulsating through Canadian Liberalism from ocean to ocean. He is devoting himself with enthusiasm to two equally congenial tasks—fighting the enemy and developing a splendid trained force of aggressive young Liberalism. For fifteen years this great Canadian has consecrated his remarkable powers to the service of the country and the upbuilding of a happy, prosperous and contented people. Removal from the helm of the ship of State did not rob him of his ideals, nor has his deft constructive hand lost its cunning. Readers of the *Globe* who have been following Parliamentary events for the past few months do not need to be told that the veteran Liberal has set himself to the development of progressive and purposeful young Liberalism; that he is using the



W. E. KNOWLES
M.P. for Moose Jaw



HUGH GUTHRIE, K.C.
M.P. for South Wellington



A. H. CLARKE, K.C.
M.P. for South Essex



DR. J. P. MOLLOY
M.P. for Provencher, Liberal Whip for Manitoba

greater time now at his disposal to lay deep and firm the foundation of the Canadian Liberalism of the eventful national morrow on lines broad in outlook, worldwide in sympathy and sound in economics. Within a few weeks he transformed a discouraged remnant into an enthusiastic fighting force, the spirit of which he characterized as "both confident and cocky." He has developed initiative, emphasized ideals, and given scope to the enthusiasm of youth, tempered by the wisdom of experience.

For Every Man Something to Do

So Sir Wilfrid Laurier in Opposition has been finding men for the Liberal party and for Parliament. He has been allotting every man in the ranks something to do. He has been taking counsel with them all. He finds them both willing and able. The result has been that, while there are fewer Liberals in Parliament than there have been for some years past, there seem to be more. A year ago all the responsibility was with the Chief and his Ministerial lieutenants;

to-day every man has an individual responsibility. It is a splendid conception of effective working Opposition. There are no dullards. Everyone has something to do, and is doing it. And the process is making bone and sinew and virility.

The advent of Hon. George P. Graham into the House completes the quintette of the "Old Guard"—members of the former Cabinet—who will surround the Chief. Hon. Messrs. Pugsley, Oliver, Lemieux and Emmerson have already proved their effectiveness in Opposition. Dr. Pugsley, formerly Premier and Attorney-General of New Brunswick, keen, alert, capable counsel that he is, has proved invaluable in taking care of the legal and technical end of legislation. A braw and bonny fighter is Mr. Oliver in Opposition, with his Western forcefulness and energy, while Mr. Lemieux, the eloquent French-Canadian, has demonstrated that his oratory can be used to telling effect. No men are more conscious of this than the present Minister of Public Works and the Postmaster-

General. In the absence of Mr. Graham it has fallen to the lot of Mr. Emmerson to handle problems of transportation, and the Westmoreland man has shown that he has not "lost his grip."

Galvanized with Optimism

But it is in the remarkable development of the rank and file of the Liberal membership that the party finds its inspiration. The whole Opposition phalanx seems to be galvanized with currents of optimistic activity. "The Boys"—as the Chief affectionately designates them—are coming into their own. There is none of the traditional inertia of Opposition; nothing of the customary reactionary tendency. Each unit has a definite and not incoherent function of its own. There is no room in the Liberal party of to-day for the mere idler. From Chief Whip Fred Pardee to the humblest back-bencher they are eager, energetic and confident.

Ontario, for the moment, takes a very modest numerical position in the Parlia-

mentary representation, but Ontario has no reason to blush for the calibre of her men. Mr. Pardee is working as he never worked before. Despite the fact that the Government majority is nominally fifty, only one division has shown the figures to be over forty, a tribute to the generalship of the Chief Whip. With him is associated Duncan C. Ross, son of a celebrated father and an ardent worker in the cause of Liberalism. In debating prowess the province has Messrs. Hugh Guthrie and A. H. Clarke, both of whom are more than able to hold their own in any combat with the Ministry. There is Hon. W. A. Charlton, wise counsellor and experienced legislator, and "Johnnie Angus" McMillan and "Archie" McCoig among the younger men, exercising a big influence through their lovable dispositions and shrewd political sense. It used to be a trinity before "Tom" Low resigned his Renfrew seat for Mr. Graham.

Quebec's contribution is an enthusiastic and eloquent one. Hon. Dr. Beland, for three weeks Postmaster-



J. H. SINCLAIR
M.P. for Guysboro', N.S.



W. A. BUCHANAN
M.P. for Medicine Hat



DR. H. S. BELAND
M.P. for Beauce



E. M. MACDONALD, K.C.
M.P. for Pictou, N.S.

General, is destined for a high place in the counsels of the Liberal party. As a speaker he is a wizard, combining a quiet humor with an effective manner of presenting his case. He wins his way rather than forces it. Mr. Jacques Bureau is a fighter. Every inch of his diminutive stature throbs with the love of conflict, and he has more than his share of homely political sagacity.

From the Maritime Provinces comes a phalanx of stalwart gladiators. In the front row of the fighting forces Mr. E. M. Macdonald is located, and woe betide the thoughtless Conservative who seeks to cross swords with the Pictou man. Close behind sit Mr. F. B. Carvell, aggressive and dauntless, and Hon. A. K. Maclean, formerly Attorney-General of Nova Scotia, who is one of the most valuable additions to the present Parliament. Then there are Mr. G. W. Kyte and J. H. Sinclair, two other Nova Scotians who are prominent in debate, while Mr. D. D. McKenzie, one of the veterans, and Mr. J. J. Hughes, who "came back" from Prince Edward Island

at the last election, are always ready for a share in the combat.

Strong Men of the Prairies

The prairies of the great and growing West have a splendid force of Liberal representatives. In Dr. Michael Clark, of Red Deer, they possess probably the most brilliant and effective debater in the House. Not a man on the Government benches, from the Premier down, relishes a combat with the sturdy Alberta man. In Dr. Molloy and Mr. Robert Cruise, the latter the conqueror of the stalwart Glen Campbell, Manitoba Liberalism sent two splendid and aggressive men to Parliament to represent their interests. Dr. Molloy is an effective speaker, while Mr. Cruise demonstrated in his maiden effort his ability to hold his own in the rough-and-tumble of debate. Prominent among the Saskatchewan men are Messrs. W. E. Knowles, J. G. Turriff and W. M. Martin, all warm advocates of the interests of the prairie producer and vigorous in battle for his rights. Alberta made a wise choice in



WM. M. MARTIN
M.P. for Regina, Sask.



J. G. TURRIFF
M.P. for Assiniboia, Sask.

Mr. W. A. Buchanan, who vanquished Mr. C. A. Magrath in Medicine Hat. "Billy" Buchanan gives promise of being one of the most able recruits of the new House, while "Jimmy" Douglas, the

Alberta Whip, is one of its hardest workers and most popular representatives.

Make no mistake about it, Liberalism is very much alive, very much awake and more than holding its own at Ottawa



HON. A. K. MACLEAN
M.P. for Halifax



GEO. W. KYTE
M.P. for Richmond; N.S.

these days. The Chief is building up within it a sound and splendid sentiment. It is learning to rely less upon the advertising value of immediate success and more upon the deeper significance of true national service. It is concerned less in catching votes and more in convincing opinion. It is learning the truth of Daniel O'Connell's declaration that nothing is politically right which is morally wrong. It is realizing that Canada needs less of the fanatics of sectarianism and more of the unifying mind; that it is better to be concerned about the next generation than the next election.

No Sackcloth and Ashes

It is not so strange, under such circumstances, that sackcloth and ashes is not the prevailing mode among Liberal Parliamentarians. Strange as it may seem, the defeat of September 21 is the basis of much of their enthusiasm, for, from Sir Wilfrid down, they have come to the point of rejoicing over that defeat, the manner in which it was brought about, and the way in which the country now regards it. Their daily successes in the House, and the tribulations which

have followed the Government ever since Premier Borden formed his Cabinet have justified their leader's adaptation of Gladstone's memorable assurance: "Time is with us." They may make mistakes, but they fall in service. They are eager for the fray, confident of their cause, intensely loyal to their leader, and permeated with the conviction of ultimate triumph. It is a pretty hard problem to hold such a combination long at bay.



The work habit is a sieve that separates the dreamer from the doer.—Harry Lahr.



Since the roads are for all the people, they should be built by all the people.—Elbert Hubbard.



With the petty-minded man, whatever he attempts is a mere matter of business; for the man of higher aims it is an art. The highest natures in doing one thing do all; or, to speak less paradoxically, in the one thing they do rightly they see the type of all right-doing.—Goethe.



EVEN the best institutions can give a man no active aid. Perhaps the utmost they can do is, to leave him free to develop himself and improve his individual condition. But in all times men have been prone to believe that their happiness and well-being were to be secured by means of institutions rather than by their own conduct. Hence the value of legislation as an agent in human advancement has always been greatly over-estimated.

To constitute the millionth part of a Legislature, by voting for one or two men once in three or five years, however conscientiously this duty may be performed, can exercise but little active influence upon any man's life and character. Moreover, it is every day becoming more clearly understood, that the function of Government is negative and restrictive, rather than positive and active; being resolvable principally into protection—protection of life, liberty, and property. Hence the chief "reforms" of the last fifty years have consisted mainly in abolitions and disenactments. But there is no power of law that can make the idle man industrious, the thrifless provident, or the drunken sober, though every individual can be each and all of these if he will, by the exercise of his own free powers of action and self-denial. Indeed all experience serves to prove that the worth and strength of a State depend far less upon the form of its institutions than upon the character of its men. For the nation is only the aggregate of individual conditioning and civilization itself is but a question of personal improvement.—Samuel Smiles.

SOME LEADING CONSERVATIVES IN THE OTTAWA HOUSE

Cassandra was at the birth of the Conservative Cabinet. She crooned at her cradle and accompanied the tottering baby footsteps, but there came a lull and a complete stop when the Cabinet strutted into the limelight and strove with its lusty lungs to assert its crow and to stretch its strong, young limbs.



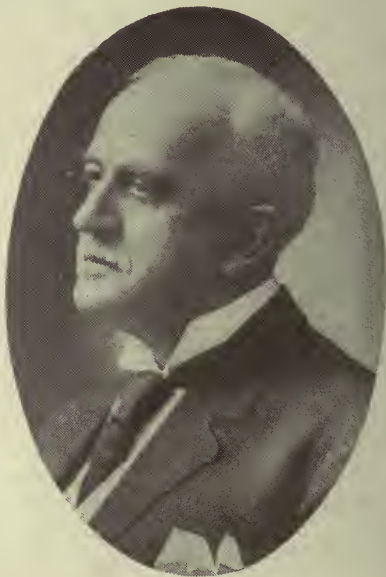
BY JOHN BASSETT, OTTAWA CORRESPONDENT OF THE MONTREAL GAZETTE

THE BORDEN CABINET owes much to its paterfamilias, Robert Laird Borden, whose locks have become more powdered with the snowflakes of responsibility since he assumed the direction of his charge. His tactfulness saved many awkward situations and his courtesy graced many occasions. Canada has been fortunate in her Laurier and also in her Borden. There is hope for any young country which can give to the world men of pure public spirit and unblemished integrity of their type.

Borden, Foster, White and Hazen are stellar in their Cabinet capacity, which does not mean that the others are not stellar in other capacities. Col. Hughes is the best militia administrator that ever studied a Canadian military map. But Colonel Sam has no wish to shine in the green chamber. Frank Cochrane is the essence of conscience, the mould of industry and the form of organizing powers. He hates the outwards of Cabinet show, and is as shy as a schoolgirl when spoken to across the floor of the



HON. W. T. WHITE
Minister of Finance



MR. J. H. FISHER
Member for Brant



J. A. M. AIKINS, K.C.
Member for Brandon



DR. THOMPSON
Member for Yukon

House. "Bob" Rogers is a marvellous politician. He loves the whispered conversation behind the screen. He revels in compromise and gloats over the pulling of a baited wire. But in the House he is not as convincing as Tom White, nor has he the easy glide of the polished Hazen, nor the wonderful persuasiveness of Foster. Pelletier is a strong debater, a spoiler for a fight. He has made more enemies in the Opposition than any other member of the Cabinet. This he owes to aggressiveness aggressified.

Monk's Fine Parliamentary Voice

Mr. Monk is ever the same splendid gladiator, possessing the most beautiful Parliamentary voice that has ever thrown its echo inside the walls of the House.

The Cabinet has discarded Cassandra. It has done well. It has satisfied manufacturer and farmer. The manufacturer by the appointment of a Tariff Commission and the farmer by Hon. Martin Burrell's good bill for aiding agriculture and Frank Cochrane's "good

roads bill." With a welcome recess it should do better.

When the new Parliament was first assembled there was a search over the crowded Government seats by members of the Press Gallery and the spectators for the Davids who slew the Goliaths on September 21. They were not easy to locate, for they were quite ordinary-looking human beings, and, despite the fact that they had vanquished the Cabinet Ministers, they had to be content with very modest back-benches. A square-jawed, Napoleonic-built man, carefully and neatly dressed, who impressed one with latent power, was pointed out as the conqueror of Fielding. F. B. McCurdy is his name. He is a brilliant young Halifax financier, who on a little smaller scale has had almost as spectacular a career as Sir Max Aitken. Like most business men, McCurdy does not load up Hansard with long speeches. When he does talk he is pointed, pithy and powerful. He is looked upon as one of the coming men of the party.

His fellow David, the vanquisher of Sir Frederick Borden, is an entirely different type. Arthur de Witt Foster, a relative, by the way, of the great Foster, is one of the youngest members of the House—in his twenties and barely out of college. College rooting must have developed his lung power, for he has a voice which is reminiscent of Hon. William Paterson. He made his maiden speech on the debate on the address from the Throne. The discussion was dragging wearily, but a few tired members were reading papers, when a voice over in the Conservative colony suddenly thundered through the chamber and reverberated through the galleries. The House woke up, the members trooped hurriedly in to listen to the youth who by his oratory had swept the veteran Knight from the field. He has still the declamatory college style of debating, but he is young, energetic and ambitious, and has the Foster brains.

It was another youth who conquered Hon. Sydney Fisher in his old stronghold of Brome. George Harold Baker

comes from an old Tory family. His father, the late Senator Baker, was one of the stalwarts of Sir John A. Macdonald in the Eastern Townships. Sir Wilfrid Laurier recently said that the Senator was the ablest stump speaker he ever faced on the platform. Young Baker inherits his father's political instinct and his oratorical ability. He is modestly not pushing himself forward, but those who know him say, "Watch Baker."

Fisher's Fighting Chin

Three Cabinet Ministers went down to defeat in Ontario—Hon. Wm. Paterson, Hon. Mackenzie King and Hon. George P. Graham. John H. Fisher, who defeated the old war horse, Paterson, in Brant, Ottawa has had little opportunity to size up. But Fisher has a chin which spells fight and determination. He is a seasoned politician, with experience in the Ontario Legislature. He is lying low, sizing up Ottawa and the situation, and promises to be one of the valuable men of the House before this Parliament is finished.



G. H. BAKER
Member for Brome



JAMES MCKAY
Member for Prince Albert



HON. L. P. PELLETIER
Postmaster-General



R. B. BENNETT
Member for Calgary

W. G. Weichel, who redeemed North Waterloo and, temporarily at least, eclipsed Mackenzie King's political hopes, is a fine specimen of the energetic German of Waterloo County who has made Berlin, Waterloo and Hamburg hives of industry. He is popular, very likeable, a good speaker and a close follower of legislation in committees and in the House.

Webster's Mixed Metaphors

It will be a long time before Ottawa forgets the maiden speech of John Webster, who defeated Hon. George P. Graham in Brockville. His style can scarcely be called Parliamentary, but in the back townships and in the country schoolhouses his free-and-easy manner, his wealth of mixed metaphors and his flowery eloquence make him an antagonist to be feared. Ottawa laughs yet over his burst of eloquence, in which he declared that "if the Rocky Mountains were made of chalk and the firmaments a black-board, I could not describe the wonders of Canada."

Western questions and Western problems have been monopolizing the attention of the present Parliament. They promise to continue to do so. What, then, about the Western Conservatives, the men who are leading that party in the West? Every time the West is to the fore there is to be found down on the front benches a pale-faced, high-browed young man who is bearing a large brunt of the fighting. He looks more like an ascetic theological student than a practical politician. It is Arthur Meighen of Portage la Prairie, and there is no man in the House who is so universally recognized as having before him a brilliant future, always with the proviso, "if his health holds out." Meighen is a St. Mary's boy, a graduate of the University of Toronto, where he took high honors in mathematics. He taught school a short time, and then studied law. His mathematical and legal training has taught him to be logical, and there is no debater in the House who so carefully builds up his premises and then drives home his conclusions as



F. B. McCURDY
Member for Queens and Shelburne, N.S.



HON. J. D. HAZEN
Minister of Marine and Fisheries



HON. SAM HUGHES
Minister of Militia and Defence



ARTHUR MEIGHEN
Member for Portage la Prairie

Arthur Meighen. He has a way of making lucid the most intricate subjects.

Aikins' Breezy Western Style

J. A. M. Aikins, who redeemed Brandon for the Conservatives, has come to Ottawa with a reputation as a lawyer and an orator. The House has not yet grown accustomed to his breezy Western style, and so much poetry has not been heard since the days of that Saskatchewan orator, Nicholas Flood Davin. Aikins takes his politics very seriously. He is a faithful attendant at committees, where his legal training is proving very useful and his knowledge of Western affairs has illumined every Western debate. He is an enthusiast on the Hudson Bay Railroad, and is putting all his determined driving power behind the scheme. He believes the West must have the Hudson Bay road, and have it at once, if there is not to be a continuation of the present grain blockades.

Bennett's Rushing Oratory

Rumor has it that R. B. Bennett, Calgary's new member, may enter British politics. It is quite likely true, for

he is a close personal friend of Sir Max Aitkins. He has wealth, ambition, youth and ability, which are four mighty factors looking towards success. Sir Wilfrid Laurier described his particular style of oratory as like the rushing mountain waters of the Bow River. When once started he has a perfect torrent of language. He is the despair of the Hansard men. And every word in its place, every sentence beautifully rounded. But it is not empty oratory, for Bennett is both a thinker and a student. Whether he remains in Canada or joins the colony of Canadians in the old land, he is a man to be reckoned with.

With eighty-three new men in the House, and the majority of them naturally on the Conservative side, it is impossible to picture more than a few of the outstanding members. Old-timers say it is the best Parliament since Confederation. Probably the issue was responsible for bringing to the fore men of ability and character. When Right Hon. R. L. Borden has to hunt for new Cabinet timber he will find back of him such a wealth of material it will be almost embarrassing.



ONTARIO LEADING IN PRISON REFORM

It recognizes the possibility, or rather relies confidently on the probability, of reform when young men go wrong, whose misdeeds should be regarded as the result of a defect in their education.



AN expert from California after inspecting the prison farm at Guelph is credited with having declared that "Ontario has spoken the last word in prison reformatory methods."

Commenting on this the *Toronto Star* says: "It is not reasonable to suppose that the last word in the subject has been spoken, but we do not doubt that Ontario has spoken the latest word and perhaps the most important of all words yet delivered on the subject.

"The credit for the enlightened policy adopted by the province belongs, we believe, to Hon. W. J. Hanna. At all events, under his direction, as Provincial Secretary, there is being conducted the hopeful experiment of placing criminals—shall we say criminals, or shall we but speak of convicted persons?—on an open farm, without guards, without the livery of convicts, and with the certainty that they will be well used and benefited if they deserve it.

"As somebody has expressed it, society heretofore has punished crime with very little regard to the individual. A certain deed, it was assumed, deserved a given punishment, regardless of surrounding circumstances. Yet is the fact not known to everybody that nearly all those who go wrong do so as a result of folly rather than of viciousness, and continue in evil because the brand of evil is upon them?

"People have talked to criminals about reform. The present system in Ontario recognizes the possibility, or let us say it confidently, relies on the probability, of reform. That is, in itself, a revolutionary change of attitude.

Most men go wrong under the age of

twenty or do not go wrong at all. Society should refuse to accept as final the ill-considered act of a youth not old enough to vote. His misdeed should be regarded as the result of a defect in his education. He should not be branded, herded, pursued, rounded-up, and searched whenever a spoon is missing as long as he lives. It should be assumed that although he once committed a folly he will not repeat it. If he does repeat it, it should be assumed that he will do it a third time, and opportunities should be denied him.

"The prison farm at Guelph is attracting interest the world over. And it should. It means that the State deals not so much with the offence as with the offender."



CANADA'S GREAT NEEDS

Canada's two great needs are men and money. Without the men the money cannot be utilized to good advantage, while without money progress must necessarily be slow.



BY THE EDITOR OF THE FINANCIAL POST

AS regards natural resources Canada offers an almost unrivalled field for the profitable investment of capital. The progress of the past decade illustrates how rapid is the growth and how large the return when capital is invested.

To continue to build on the good foundation already laid is the problem before the present and rising generation. To develop Canada to anything like a full extent will require a vast sum of money.

Not only is capital required, however. Expansion and further development can proceed no faster than the growth of population. Men are just as important in the upbuilding of the nation as is money.

Until comparatively recent years there

was not much progress in Canada. The East was, in a way, advancing, but the progress was slow, while no real plan of nation building can be said to have been in operation. But about thirty years ago began a change. The rich fertility of Western Canada became known and those who could see ahead a few years began to realize that a great future lay before what are now the Prairie Provinces and British Columbia.

In the eighties a railroad which would bind together the Eastern provinces and the great West became a reality and not a dream. Not only was this railroad a physical tie, it was a chain which bound together into a patriotic whole all Canada.

There is no need of going into details here of how the Canadian Pacific Railway

came into being and was built. That is a matter of history.

Home Development Began

With this means of communication established there began a colonization of the West. The growth in the past decade has been astounding. Cities have sprung up where only a few years ago there was hardly a sign of life. The rolling prairies have been transformed into rich farms and in many places great irrigation schemes have been worked out. To-day the West produces nearly two hundred million bushels of wheat annually.

To accomplish this both men and money have been necessary. Without men the farms could not have been cultivated, the cities would not have sprung up, and the great crops would have been impossible. Without money little could have been done. Looking forward, who can say what the progress of the next twenty years will be? We, to-day, must plan and act in a way to make possible the best and noblest growth.

Need of Capital will Continue

Canada's need of money in past years has been great and her demands large. Great Britain has done most of our financing and a great deal of British capital is invested in the country. But the demand has in no way decreased, and a problem before the country to-day is to make sure a continuation of an adequate supply.

How dependent this country is upon Great Britain in financial matters has been made clear by the uneasiness caused by a congestion in the British markets. Canadian municipalities have depended upon Great Britain for funds and most debentures have been sold abroad. Industrial enterprises, too, have drawn heavily upon the Old Country, while large sums have been put into Western farms and real estate by British investors. Lately there has been some talk of Canada's reputation having been

damaged by the number of worthless schemes which have been pushed upon the British public by unscrupulous promoters.

As regards this evil, while perhaps it has been somewhat exaggerated recently because of the difficulty encountered in financing in London, all possible precautions should be taken to avoid such damage to Canadian credit. The nation for years to come will have to be a heavy borrower and it will not do to have investors abroad made suspicious of Canadian ventures.

Foreign Capital Invested

Not only British capital has become interested in Canada. There is a considerable amount of foreign capital in the country, and if gone about the proper way, it should be possible to still further interest European investors.

France, for example, has a large surplus to invest and there is really no good reason why Canada should not secure a part of France's surplus which is free for investment, although there are obstacles in the way. The Forget troubles are particularly unfortunate in that they will instil into the minds of French investors a distrust of Canadian affairs. Much harm has undoubtedly been done, but nevertheless the capital is there if Canadians can only interest and secure the trust of the French financiers and people.

There is an increasing interest in Canadian investments on the part of the United States, but it is not to be expected that this will assume very much larger proportions, for the United States, unlike foreign countries, is still in a state of development and profitable use of funds can still be made there. Doubtless the trust investigations and over-regulation of the railroads has been responsible to a considerable extent for the increased interest in Canadian securities.

To properly carry along the needed development there should be no national

extravagance on the part of Canada. Individual extravagance is a danger in these days. Canadians should all take part in securing to Canada the future which by right should be hers. Everyone has a part to play, and in this scheme neither personal nor national extravagance has a place.

Increase in Population

As regards population, Canada's growth up to recent years was slow, but of late immigration has assumed large proportions. Last year over 300,000 immigrants entered the country. This year the number will probably be considerably larger. One of the most favorable factors in Canada's development has been the high class of her immigrants. There has been no dumping of undesirables into this country, or at least not on any large scale.

Now that the United States is begin-

ning to settle down after many years of rapid development, and as Canada became better known throughout the world, there is likely to be a big increase in the number of Europeans who desire admittance. To regulate immigration has always been quite a problem, but it will become a more serious one in years to come. Canada needs men, but the future of the country demands that none but the fit shall be allowed to take part in the up-building of the Dominion.

There are many grave questions which will present themselves in years to come. In many ways Canada can profit by the experience of the United States. But the fundamental needs are money to make possible the necessary expansion for the future and men to carry on the work. Of course brains will also be in demand, but in this respect Canada will undoubtedly be able to furnish an adequate supply.



HOW SHALL THE RICH BE FED?

The nation, says a writer, must turn away from the devising of inexpensive methods of feeding the poor, and invent some inexpensive method of feeding the rich. That is where the economic waste takes place.



GOLDSMITH has lent an undying human interest to the tragedy of a land "where wealth accumulates and men decay." With his keen economic insight he saw that the wealth was "but a name."

In a recent article the *Toronto Globe* says: "There can never be any accumulation of wealth worth considering seriously, so far as national development is concerned. Nature provides against that. We must live to-day largely by the labor of to-day, at most by the labor of yesterday and of the past few months or years.

"What seems like wealth is the debt of the public. The man of alleged wealth

has merely certain means by which he can draw daily and yearly on the products of the continuous industry of the community.

Illness on the Increase

"This truth is interesting in connection with the current serious discussion on the question of degeneracy in Britain. The optimistic answer that the average span of life is increasing is met by the revelation, through the statistics of friendly societies, that the average rate of illness is on the increase. It is not the enemies of the nation but its best friends who squarely and frankly face the records of insanity, mental deficiency, and pauper-

ism, and make their suggestions, bold or timid, for averting the possibility of a downward tendency.

"The economic basis of the problem must be fully considered. *The nation must turn away from the devising of expensive methods of feeding the poor, and invent some inexpensive method of feeding the rich. That is where the economic waste takes place, and it is most unfortunate that the universities take alarm at any economic teaching or investigation that would tend to show these things in their true relationships and proportions.*

Dukes and Dreadnoughts Compared

"A distinguished labor leader has declared that one Duke is as onerous a burden on the nation's economic strength as three Dreadnoughts. *Will the nation be able to stop the economic waste of maintaining a non-producing class before the burden on the producers causes a tendency toward degeneracy that cannot be checked?* There is no special Providence to save the British Empire from the fate of other Empires whose economic blunders she is faithfully copying. They all collapsed through human bankruptcy in the midst of what seemed financial greatness.

"It is from the industrial elements that the nation must be peopled. Two or three generations of parasitic luxury generally ends a family, and it may be well for the race that it is so. The parents of the future must have sufficient food, clothing, and shelter, and also sufficient leisure and education in its broadest sense, to make a succession of healthy and vigorous generations possible. Unless this condition is assured the tendency toward degeneracy will be inevitable. The burdens of armament are light compared with the burden of parasitic classes at what may be regarded as both ends of the social scale.

"Lloyd George is now leading in the first serious effort toward relief from the greater burden. His projects are so small and so restricted as to seem almost feeble, but the burdening class is quick

to scent danger and take alarm. The mere demand for a valuation of their land has provoked an antagonism as violent and at the same time as subtly ramified as if he had proposed the cancellation of their great rent-collecting franchises. Britain's danger is not from foreign armament, but from the obstructions at home that may hold back the current of progress until the swollen flood finds an outlet down the easy stream of degeneracy."



Are We Over-Advertising?

At the British Association meeting in Dundee this week Sir W. Wilcocks read a paper on "Irrigation in Canada," in which he said that irrigation and marriage were inseparable. Children in towns were a source of expense; on irrigated farms they were a source of wealth. "Either Mormonism made Brigham Young turn his thoughts to irrigation or irrigation turned him to Mormonism." The young unmarried man, said the speaker, had not been a success on the farm.

If the money spent on expensive schools for boys and girls were to be put by as dowries for the girls, and if the boys were taught practical farming and then married to the girls and sent out to Canadian farms with moderate capital, there would no longer be the sight of young men hanging about for odd jobs, with all the professions crowded, and so many militant Suffragists making Britain the laughing stock of the world. The Suffragist worry was the price which had to be paid for spending so much money on extravagant and painful education for boys, while the girls had no dowries provided for them.

The speaker expressed great hopefulness with regard to the future of irrigated Canada, though he thought the people there, like true sons of a shop-keeping nation, rather over-advertised their attractions.

The Coal Fields of Alberta

COMMENTING on Mr. D. B. Dowling's estimate of the quantity of coal available in the coal fields of Alberta, Mr. E. H. Cunningham Craig, in an article to the *Canadian Mining Journal*, points out that with such sources of wealth lying ready to hand, it is astonishing that so little development work has been undertaken.

"Two points become at once apparent to the investigator who is searching for some explanation of this condition of affairs," says the *Mining Journal*. "The first is that the coals seem to have been worked only where they actually appear at the outcrop. There are large untouched areas where fuel of the highest quality can be proved to exist, areas lying directly between successful mines and traversed by main lines of railways, and yet no attempt has ever been made to develop them, simply because a covering of drift or gravel masks all the solid strata, and no coal seams are visible to attract the enterprising prospector.

"The first mining ventures are often, it is to be feared, conducted in an amateur fashion. Thus the second point: that in many cases a penny-wise and pound-foolish policy has been followed in the development of mining propositions. An instance is cited whereby an excellent mine was ruined by the manner in which the shallow workings were exploited and pillars robbed with the idea of winning coal cheaply and at a large immediate profit, regardless of the future.

"There are unquestionably many such examples. Mr. Craig remarks that such short-sighted policy has doubtless done much to cast discredit upon the coal mining industry in Alberta, and even now, with efficient supervision and inspection of mines by trained officials, the fear may still lurk in the minds of investors that the life of coal mines in

Western Alberta may be precarious, and not of long duration.

"This may very naturally have deterred the employment of British capital in opening up the coal fields. It may, however, be affirmed that there are now a sufficient number of mines developed on scientific lines, while others are also being opened, to provide for market requirements for some time to come, notwithstanding the remarkable industrial expansion that is taking place and the consequent increasing demand for coal.

"Nevertheless, Mr. Craig's conclusion that the fuel resources of the country must not be regarded as an asset merely of importance to the province, is sound. There are, he states, a national and even an Imperial source of power and energy, and their exploitation is in the interests of the Empire as a whole, providing a field for very considerable capital; for the time will come when the export of the better qualities of steam coal will inevitably become a factor in the mining industry. Then the Imperial value of the coal fields will be obvious."



The talent is the call, and if a man fails to do his work in a masterly way, make sure he has mistaken a lazy wish for a divine passion.—Elbert Hubbard.

TELEGRAPH

operating and Station Agent's work thoroughly taught in our School — The Central Telegraph and Railroad School, Toronto. Get our book "Guided by the Key." It explains our work and the splendid chances for operators. Write W. H. SHAW, President, YONGE and GERRARD STREETS, TORONTO

Reduction of Cable Rates

AS the result of representations made to the Western Union Telegraph Company by the Postmaster-General of Great Britain, and the Postmaster-General of Canada, the following additional reductions will be made at an early date in cable rates:

No. I.—For telegrams in plain language the present deferred rate of six-pence (twelve cents) per word will be reduced to four and one-half pence, and besides these telegrams, instead of being subject to a delay of twenty-four hours, will be transmissible without any more delay than what is necessary to give priority to the ordinary traffic of one shilling per word.

No. II.—Another rate of night lettergrams will be inaugurated at a charge of three shillings (72 cents) for twelve words, and two and a half pence (5 cents) for each additional word. Those lettergrams will be subject to the prior delivery of ordinary traffic to be delivered on the morning of the day following that on which they are handled.

No. III.—There is at present in existence a rate of six shillings for thirty words and one shilling for each additional group of five words for the week-end cable letters, handed in up to Saturday for delivery on the following Tuesday. This arrangement is replaced by the following:

The rate will be four shillings and six-pence (one dollar and eight cents) for every twenty-four words, and five cents for every additional word, but the time of delivery is Monday instead of Tuesday, as before.

No. IV.—The five pence per word (10-cents) rate for ordinary press telegrams is reduced to three pence and a half (seven cents). This change is in force already, but these messages are not now subject to nine hours' deferment as before.

No. V.—Another change for press night rates is also made at once, and is as follows: The price per word will be two and a half pence (five cents) during six hours from midnight to 6 a.m. from the country of destination, which means that Canadian morning papers will get those messages at that rate between 6 p.m. and midnight.

B.—During the hours of 1 p.m. and 4 p.m. (Montreal time), equivalent to from 6 to 9 p.m. (London time), these rates are also applicable, and are subject to no deferment, being transmissible as received. All the above changes apply to those places in Canada and the United States for which the rate for ordinary telegrams was one shilling per word. The other rates for other places in Canada and the United States are also reduced correspondingly.

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Finance and Commerce

Municipalities Must Restrict Their Expenditures

CANADIAN municipalities and corporations must restrict their expenditures on improvements requiring the borrowing of money until the present stringent position of the world's money markets has passed, says Mr. D. R. Wilkie, president of the Imperial Bank of Canada, who recently returned from a visit to England.

"Canada's borrowings will certainly be restricted by force of circumstances," he said, "and I would counsel all municipalities, incorporated companies, and even Provincial Governments, to restrict their expenditure until something more is known of the future.

"Our municipalities and provinces have found it difficult to borrow at the rates which prevailed a few years ago, and has wisely disposed of short-term notes to provide for immediate neces-

sities. Otherwise I should not have been surprised to hear that any time loans placed upon the market would have been sold to bear $4\frac{1}{2}$ or $4\frac{3}{4}$, or perhaps even 5 per cent. interest.

"Careful expenditure and preparation for any crisis that may follow upon a condition of war or a continued stringency in the money markets of Europe, England and Germany in particular, should be the rule for Canadian institutions.

"It must not be supposed that the high rates which Canadian municipalities are called upon to pay are any indication of want of confidence in the safety of their loans, because England has the pick of the loans of the universe, and legitimate development requiring capital is not confined to Canada."



Last Season's Grain Statistics

THE latest report from the Department of Trade and Commerce gives grain statistics for the last crop season. The report shows that a total of 86,967,725 bushels of wheat was inspected in the Manitoba and Eastern inspection divisions, as against 85,388,862 for the preceding season. The total grain inspected for 1911 was 125,461,537 bushels, as against 125,598,861 bushels for 1910.

Elevator Capacity

There was a total of 131,440,850 bushels of grain marketed. Of this, 105,160,723 was shipped through elevators and 26,280,127 over loading platforms. The total wheat marketed was 87,818,950 bushels, of which 70,913,452 went

through the elevators and 16,905,498 over the loading platforms.

The capacity of grain elevators in operation in the Western inspection division for 1911-12 is 89,514,900, which is an increase of about 5,000,000 over the preceding year.

In Manitoba there were 329 stations, 707 elevators and 12 warehouses, the capacity being 21,813,800 bushels. In Saskatchewan there were 374 stations, 904 elevators and 5 warehouses, the capacity being 26,485,000 bushels. In Alberta there were 130 stations, 249 elevators and 13 warehouses, the total capacity being 8,564,500 bushels.

Ontario milling elevators had capacity of 1,740,000 bushels. Ontario terminals

a capacity of 25,000,400 bushels, while the Eastern transfer elevators had a capacity of 20,535,000. The grand totals show 863 stations, a total capacity of 105,466,700 bushels. There were 50 loading platforms built in the three Prairie Provinces in 1910-11 as compared with 48 in the previous year, and 34 were extended in 1910-11, as compared with 33 in the previous year.

The percentage of shipments ex-Fort William and Port Arthur terminals to American ports has been steadily increasing during the last four or five years. It is considered that the milling-in-bond-in-transit privilege, given by the States, will account to a considerable extent for the increase during the past two years, also the lower freight rates via American ports to the American seaboard which

prevailed on occasions during the year.

Of wheat, 38.52 per cent. of lake shipment went to United States ports and 61.5 per cent. to Canadian. Of oats, 5.7 per cent. went to American ports and 94.3 to Canadian. Of barley, 43 per cent. to American ports and 57 to Canadian. Of flax, 80.9 to American ports and 19.7 to Canadian. Of wheat exported from Canada for the crop year of 1911, Britain took 43,637,625 bushels, as against 46,589,228 for 1910.

Foreign countries took 2,110,749 bushels, as against 3,046,616 for 1910. Of this latter, Belgium was the largest importer, with 823,874 bushels; Mexico next with 585,854 bushels. The United States took 242,660 bushels, as against 1,856,181 for the previous year.



The Gas Fields of New Brunswick

BARELY in the history of Canada has there been such an addition to the wealth and potentialities of a large settled area as in the case of the region centering in Moncton, New Brunswick.

It may be well first to glance at the geographical situation of Moncton. The city has its site in the rich valley of the Petitcodiac River, a large tidal stream flowing into Chignecto Bay, which is an arm of the Bay of Fundy. Easy harborage for large steamers is available on the river during most of the year. As a railway centre Moncton is easily the most important in Eastern Canada. Its manufactures are growing rapidly, and it is surrounded by a singularly fertile farming and fruit-raising country.

St. John lies 90 miles to the west; Sackville, about 40 miles south; Amherst, one of the most flourishing manufacturing towns in Nova Scotia, 38 miles in the same direction; whilst the distances to Truro, New Glasgow and

Pictou do not exceed 150 miles. All these towns are on the Intercolonial Railway system, and that system has its headquarters in Moncton. In all of these towns, also, new and important manufacturing enterprises have sprung up of late and are being organized to such an extent as to indicate a strong industrial revival.

From even this meagre outline, it will be seen that the discovery of natural gas in the vicinity of Moncton (under such conditions, and in such quantity as to warrant fully the statement that the supply is fully adequate to any demand that may arise for years to come) is fraught with enormous significance.

The present available supply measures about 60,000,000 cubic feet of gas per day. This amount can be obtained, under natural pressures ranging from 200 to 600 pounds per square inch, from 17 wells drilled within an area of three square miles. Incidentally, the rights of the owners extend over 10,000 square

miles, much of which is probable or possible territory. At present gas has been piped to Moncton, where it is consumed to the extent of about 2,000,000 cubic feet per day. Even the casual visitor is impressed with the metamorphosis that Moncton has undergone since this event. The gas is used by the consumer at a pressure of less than 10 ounces. The prices per thousand cubic feet are less than half those obtaining in other cities. The gas itself is clean and of very high calorific value.—*Canadian Mining Journal*.



New Board of Royal Bank

AT a meeting of the directors of the Royal Bank of Canada, held at Montreal, the new directorate was formed. Under the agreement by which the two banks became one the Traders Bank was entitled to three representatives from its board. One outsider has been added, and the Ontario members of the Royal Bank board are: Messrs.

E. F. B. Johnston, K.C., of Toronto; W. J. Sheppard, of Waubashene; C. S. Wilcox, of Hamilton, president of the Steel Company of Canada, and Albert E. Dymont, of Toronto. This section of the board will meet in Toronto, and will deal with all Ontario matters, so that as regards the Traders' business there will be practically the same conditions as under the old management. Mr. E. F. B. Johnston was also elected second vice-president of the bank, and will thus become chairman of the Ontario section of the board.

Mr. E. L. Pease, the general manager, remains first vice-president, and Mr. Stuart Strathy becomes supervisor for Ontario, with his office at Toronto. He will have charge, as formerly, of the general business for that province, and, as there are now 112 branches of the bank in Ontario alone, the duties of the former directors and general manager of the Traders will be considerably increased. The president, Mr. H. S. Holt, continues at the head of this progressive bank.



OUR LARGEST INLAND REVENUE RECEIPTS

Hon. W. B. Nantel will report to Parliament a total of \$19,635,863, which is \$2,393,188 greater than the preceding year. The production of spirits fell off half a million gallons. Detailed figures on consumption of liquors and tobacco.



THE quantity of spirits produced in Canada during the fiscal year 1912 was 4,784,396 proof gallons, nearly half a million gallons less than the production of 1911. But this diminution of output need cause the drouthy no alarm, as there are over twenty million gallons left over in the warehouse.

To produce the output of the fiscal year there were used as raw material: 5,676,504 pounds of malt, 52,403,560 pounds of Indian corn, 9,474,631 pounds of rye, 2,851,840 pounds of wheat, and

8,682,660 pounds of molasses. Or in addition to the latter sweetness the equivalent of about one and a half million bushels of grain. The Ontario distilleries produced 3,679,038 gallons of whisky, or nearly three-fourths of the output of the Dominion; Quebec turning out 971,619 gallons, Winnipeg 38,484 gallons, and Victoria, B.C., 101,260 gallons.

Largest Since Confederation

From the distilling and brewing business the Government during the fiscal

year reaped a revenue of \$10,470,969. Tobacco and cigars, with a yield of \$8,648,416, came next as an excise revenue producer. When Hon. W. B. Nantel comes to present his first report to Parliament he will be able to show the largest revenue receipts of any Minister of Inland Revenue since Confederation, namely, \$19,635,863, which is by \$2,393,188 greater than the revenue for 1911, and \$4,072,834 greater than that for 1910.

Our Whisky Abroad

The demand for Canadian whisky abroad, although larger than last year's, shows a gradual diminution from the average of the last four years. In 1908 Canada exported distillery products to the quantity of 412,859 gallons. In 1911 the export had fallen to 273,963 gallons. In 1912 the export was 298,769 gallons.

Ale, Beer and Porter

The number of gallons of malt liquor manufactured in Canada during the fiscal year 1912 was 47,518,647, which may be taken as a year's consumption in this country of domestic ale, beer and porter, as very little is exported. Of this quantity Ontario breweries produced 22,900,301 gallons; Quebec, 11,119,088; New Brunswick, 505,205; Nova Scotia, 933,917; Manitoba, 4,108,884; Saskatchewan, 849,193; Alberta, 2,677,481; British Columbia, 4,391,344, and the Yukon, 33,243 gallons. The duty paid upon the product would seem to be altogether out of proportion to the output. Thus, upon a total production of nearly 23 million gallons the Ontario breweries pay a duty to the department of only \$2,560, while \$5,679 duty upon an output of 9,097,386 gallons, the reason being that they used 66,320 pounds of "other commodities" than salt, while the Ontario breweries appear to have used only malt, upon which a pretty steep duty had already been collected by the department.

Excise by Provinces

A statement of the excise duty paid by provinces is as follows: Quebec, \$10,280,-

210; Ontario, \$5,822,052; Manitoba, \$1,224,762; British Columbia, \$889,651; Alberta, \$523,316; Saskatchewan, \$223,651; Nova Scotia, \$105,935; Prince Edward Island, \$12,603, and the Yukon, \$6,794.

The island pays only on her tobacco output; no beer is brewed or whisky distilled in that province. Quebec's big lead over Ontario in the matter of excise duty payments is mainly due to the preponderance of that province in the manufacture of tobacco. While Ontario paid during the last year excise revenue of \$1,217,508, Quebec contributed upon the same industry the sum of \$6,759,709. The city of Montreal alone paid excise duty of \$6,174,540 upon the year's manufacture of tobacco.

Tobacco

The total weight of raw leaf tobacco used by the manufacturers of Canada in the year was 21,879,866 pounds, an increase of two million pounds over the previous year. From this there were produced 20,671,131 pounds of manufactured tobacco, paying duty at 5 cents per pound; 781,584,865 cigarettes of the quality which pays duty at \$2.40 per thousand; 2,397,320 cigarettes of the quality on which the duty is \$7 per thousand, and 534,068 pounds of snuff. Compared with the previous year this is an increase of 196,000,000 cigarettes and of 150,000 pounds of snuff.

Cigars

The number of cigars manufactured in Canada in the fiscal year was 248,906,934, an increase of 21,500,000 over the domestic cigar product of 1911. In the manufacture of this output there was used the total of 4,772,552 pounds of raw leaf tobacco.



Peace comes to him who brings it, and joy to him who gives it; but a perfect understanding comes to him only who loves perfectly.—Elbert Hubbard.

THE WORK OF THE CANADIAN CREDIT MEN'S ASSOCIATION

An organization which gives powerful protection to both wholesaler and retailer nearly all over the Dominion. Ledgers of all members are laid open, and close watch is kept on how much a customer owes, how much is overdue, the highest credit that has been given during the past two years, whether he is Good, Fair or Slow Pay, etc.



SINCE its inception in Winnipeg, the Canadian Credit Men's Association has made rapid progress. It has made another stride by opening up a branch in Montreal, to serve the Province of Quebec, and one in St. John, N.B., to serve the Maritime Provinces.

This means that there are now branches of the association in the following places: St. John, N.B.; Montreal, Que.; Toronto, Ont.; Winnipeg, Man.; Regina, Sask., and Calgary, Alberta.

British Columbia Likely to Join

This only leaves British Columbia, and negotiations are now pending whereby it is hoped that the B.C. Association—which has its head office in Vancouver—will affiliate with the Canadian Credit Men's Association, Limited, thus forming a network of branches from the Atlantic to the Pacific.

When addressing Toronto wholesalers Mr. Detchon, the general manager of the Association, dealt largely with the good results of an adjustment bureau for the investigation of weak accounts and the handling of insolvent estates. The St. John branch, which has been doing this class of work, will continue, only on a much larger scale. Montreal, so soon as the offices are fairly organized, will likewise make the adjustment bureau a prominent feature. Regina will also handle a department of this nature. Calgary is already handling the insolvent estates in the West.

Under the arrangements all the

branches have been established, members are interchanging ledger information on accounts throughout the whole of the Dominion, so that the Western members receive information, not only from Western wholesalers, but from Eastern wholesalers doing business in the West. and vice versa.

A Resume of Ledgers

The reports that have been issued in this department are, therefore, a resume of the ledgers of all the wholesale houses, showing in detail how much the customer owes, how much is overdue, the highest credit that has been given during the past two years, how long the account is sold and the manner of paying, whether the customer takes his cash discounts or is Good, Fair or Slow pay.

Members are entitled to an unlimited service, in addition to which they are supplied automatically with a copy of the report on every customer which they give their ledger information, so that the system embraces every account that appears upon a wholesale ledger.

While the association is composed entirely of wholesalers, it recognizes that the interests of the retailer are identical with the wholesaler, and is using every endeavor, by means of literature, newspaper articles, etc., to improve the methods of doing business of the retailers, trying to educate them into keeping proper books of accounts, carrying adequate fire insur-

ance, taking stock once a year, preparing a yearly balance sheet, looking carefully after collections and attending promptly to accounts as they fall due and to correspondence as it is received.

A circular will be distributed to retailers throughout the Dominion, advising them that arrangements have been made whereby any retailer can send in to the association his policies of insurance and have them examined by an expert, free of cost. Insurance adjustments on behalf of retailers are undertaken.

Prosecution Fund Raised

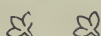
Prosecution of fraudulent debtors is likewise a strong plank in the platform of the association, a special fund having been raised for the purpose.

To minimize the work involved upon

retailers in providing financial statements to the mercantile agencies and to wholesalers direct, the association publishes a uniform financial statement form, which is gradually superseding all other forms. Retailers can send in to the association a copy of their statement for the inspection of its members, thus doing away largely with the necessity of supplying wholesalers direct with statements.

Matters affecting legislation are likewise looked after by the association, and suggested improvements brought to the notice of the Provincial and Federal legislatures.

It will be seen that numerous businesses are changing hands through the working out of the adjustment bureau, and retailers desirous of purchasing businesses can usually have their wants satisfied by applying to the association.



Clearing House Returns

The following are the figures for the Canadian Bank Clearing Houses for the weeks of October 5th, 1911; September 26th, and October 3rd, 1912, with percentage change:

	Oct. 5, '11.	Sept. 26, '12.	Oct. 3, '12.	Ch'g %
Montreal.....	\$48,818,954	\$59,515,883	\$65,929,944	+ 35.0
Toronto.....	37,805,546	38,940,762	44,127,780	+ 16.7
Winnipeg.....	26,138,775	25,024,289	30,561,514	+ 16.9
Vancouver.....	11,596,985	12,241,019	14,780,480	+ 27.5
Ottawa.....	4,503,818	3,569,071	4,338,115	— 36.6
Calgary.....	4,166,006	8,445,201	5,856,519	+ 40.5
Quebec.....	2,823,902	2,938,511	3,428,052	+ 21.3
Victoria.....	2,455,637	3,620,066	4,120,615	+ 67.7
Hamilton.....	3,134,933	3,322,921	3,772,444	+ 20.3
Halifax.....	1,927,397	1,600,776	2,206,209	+ 14.4
St. John.....	1,609,799	1,822,242	1,621,950	+ 0.7
Edmonton.....	2,685,085	4,271,230	4,525,021	+ 68.4
London.....	1,547,249	1,565,678	1,885,988	+ 21.8
Regina.....	1,459,314	2,208,843	2,227,467	+ 52.5
Brandon.....	716,179	605,590	556,322	— 22.2
Lethbridge.....	549,435	679,705	656,154	+ 19.3
Saskatoon.....	1,501,579	2,279,051	2,311,299	+ 53.8
Brantford.....	523,094	612,071	623,762	+ 19.1
Moose Jaw.....	852,175	1,657,151	1,386,441	+ 62.6
Fort William.....	409,855	734,682	712,016	+ 73.8
Total.....	\$155,225,717	\$175,654,742	\$195,628,092	+ 26.0

September Bank Clearings

The following are the Clearing House returns for September, 1912, compared with September, 1911:

	Sept., 1911.	Aug., 1912.	Sept., 1912.	Ch'g %
Brandon.....	\$2,158,161	\$2,508,703	\$2,204,383	+ 2.1
Brantford.....	1,855,493	2,250,882	2,287,497	+ 23.2
Calgary.....	16,965,562	22,486,030	24,137,286	+ 42.2
Edmonton.....	10,231,600	18,306,531	17,702,793	+ 73.0
Fort William.....	.....	3,002,987	2,972,057	.....
Halifax.....	6,576,991	8,158,190	7,754,702	+ 17.9
Hamilton.....	9,506,300	13,870,307	12,899,707	+ 35.6
Lethbridge.....	2,245,619	2,671,035	2,652,185	+ 18.0
London.....	5,279,589	6,691,850	6,579,525	+ 24.6
Montreal.....	179,712,213	254,933,718	234,735,761	+ 30.6
Moose Jaw.....	3,384,972	5,118,419	\$5,413,522	+ 59.9
Ottawa.....	16,251,033	21,106,208	15,157,241	— 6.7
Quebec.....	10,342,726	12,976,297	13,248,970	+ 28.1
Regina.....	6,611,958	9,401,192	9,732,149	+ 47.1
St. John.....	5,495,413	7,837,351	7,303,353	+ 32.6
Saskatoon.....	5,456,902	9,122,020	9,643,007	+ 73.0
Toronto.....	140,784,761	167,989,004	158,122,421	+ 12.3
Vancouver.....	47,008,169	55,929,314	53,896,987	+ 14.4
Victoria.....	9,652,304	16,254,589	15,266,380	+ 58.1
Winnipeg.....	86,640,717	108,553,442	106,388,574	+ 22.6
Totals.....	\$566,157,483	\$749,168,069	\$708,098,500	+ 25.2



The ideal life is only the normal or natural life as we shall some day know it.
—Elbert Hubbard.



The difference between men is largely a matter of getting their goods into the front windows.



The greatest difficulties lie just where we least expect to find them.—Goethe.

What is your duty? Every day's demands upon you.—Goethe.



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Transportation

ANOTHER TRANSCONTINENTAL RAILWAY

The C.P.R. will build a fourth line south of its present main line, between Winnipeg and Vancouver. Extensions also for the Canadian Northern. Other interesting railway news.



THE most interesting railway announcement made for some time is that in connection with the building of another transcontinental line by the Canadian Pacific Railway. The proposed new line will run considerably south of the present main line between Winnipeg and Vancouver, and is estimated to save a distance of 400 miles from coast to coast.

It is also stated that the new route will have an easier grade than the existing main line. Furthermore, it is reckoned that twenty hours will be saved in the time between Winnipeg and the Pacific coast. It will involve some very heavy tunnelling in the British Columbia section. The report comes as a surprise, following the announcement that the company will make all haste to double-track the present main line across the Dominion.

It looks as if the object of the C.P.R. were to be well prepared for extra business consequent upon the opening of the Panama Canal, for Sir Thomas Shaughnessy recently made the statement that the company proposes to add considerably to the number of its coastal service vessels. He said that the number built on the Pacific coast would depend upon the circumstances.

It is understood that considerable development is being planned by the Canadian Pacific in the new territory added to the Province of Manitoba.

Hon. Malcolm Mackenzie, Provincial Treasurer of Alberta, was in Winnipeg

recently, in conference with officials of the Canadian Northern Railway, concerning extensions of the lines of the company in Southern Alberta. It is stated that he was informed by Mr. MacLeod, general manager of the C.N.R., that a contract had been closed for the construction of the line from Calgary to Macleod and Pincher Creek, and that the work would proceed this fall. Thirty-five miles of the road from Macleod to Pincher Creek is already graded, and the rest of the work will be pushed from Calgary south.

Recent reports indicate that the Canadian Northern intends to make Vancouver its Pacific coast passenger terminus, Port Mann to be utilized for the freight end of the business. The latter would also be the site of the car and locomotive repair shops. The amount the company will spend at False Creek, outside of Vancouver, together with connection between the station and the down-town depot by means of a tunnel, is placed at \$10,000,000.

There is a rumor that the Great Northern Railway is behind a scheme to construct a radial railway between Winnipeg and Portage la Prairie; and that an engineering party will survey the route shortly. The object is to develop the entire country between the two cities, and encourage mixed farming there. The application for a charter includes the construction of a canal from Lake Winnipeg to the Assiniboine River.

Reliable authorities in Montreal are

of the belief that the Chicago, St. Paul & Sault Ste. Marie Railway will extend its lines through the Dakotas to Great Falls, Montana, and make connections with Alberta points, especially Lethbridge.

Investigations recently made at Fort George, B.C., show, it is alleged, that little work will be done on the Grand Trunk Pacific Railway between that town and Edmonton this winter. Owing to the shortage of labor and supplies many of the camps are reported closed down.

Engineers and surveyors in the employ of the Alberta, Peace River & Eastern Railway Company, which pur-

poses building a new transcontinental line from Hudson's Bay to the Pacific coast, by way of Edmonton, are reported to have started on ponies on a trip of more than 2,000 miles into the north country to survey the route.

Canadian Highway Convention

Thomas N. Wilby, the transcontinental highway pathfinder, is now on the way west from Winnipeg on the Western leg of the journey from coast to coast. His recent departure from Winnipeg was made the occasion of a presentation of a pennant to him, which presentation was made by Mrs. Waugh, wife of Mayor Waugh.



ONE OF A MODERN FLEET, TWENTY-FIVE STRONG

The "Princess Patricia," the new Pacific Coast steamship of the C.P.R., on her long voyage from Glasgow around Cape Horn to Victoria, B.C.

To Prevent Car Shortage

THAT the complaints regarding the congested "carload and less than carload" traffic on the Canadian railways were warranted is the conclusion arrived at by the Dominion Railway Commission.

"The matter of providing increased facilities has been taken up by the board in such a way that the companies have been forced to take prompt action. The result is that the manufacturers of equipment, etc., have been flooded with orders, and the railways appear to be somewhat relieved.

"But the railway companies alone are responsible for the condition complained of, as they could and should have steadily increased their facilities to provide for the increasing traffic.

"When the matter was taken up with the companies, they passed large appropriations for improvements and new equipment. Since then the companies have done all in their power to increase their facilities as rapidly as possible.

"This fall the companies will have 20,-

000 more cars than they had last year, and 400 more locomotives, with increased terminal facilities and warehouses. Besides the heavy cost for new equipment, the railways will have spent, at the close of the season, \$4,000,000 on terminal improvements and enlargements.

"In short, the railways have done much to remedy the situation of last winter and spring, but it has taken millions to do it."



Transportation

TELEGRAPH operating offers splendid opportunities for young men who wish to engage in the great business of transportation. No country in the world is doing the railway building that Canada is now engaged in and the young man who goes into this line of work and becomes skilled in railway operations is almost absolutely certain to win great rewards. The one school which is training young men for this field with marked success is the Central Telegraph and Railroad School of Toronto. See card in our adv. columns.



Temiskaming Railway Finances

Following is the condensed statement of revenue account of the Temiskaming and Northern Ontario Railway for the year ended October 31st, 1911, compared with the year 1910:

	1911	1910
Revenue from transportation.....	\$1,708,249.02	\$1,522,020.05
Revenue other than transportation.....	72,715.81	69,831.97
Total operating revenue.....	\$1,780,964.83	\$1,591,852.02
Operating expenses.....	1,181,998.63	1,165,361.36
Net operating revenue.....	\$ 598,966.20	\$ 426,490.66
Ore royalties.....	17,060.56	31,762.92
	\$ 616,026.76	\$ 458,253.58
Hire of equipment, etc.....	22,874.07	22,123.27
Total earnings.....	\$ 593,152.69	\$ 436,130.31
Paid Treasurer of Ontario.....	515,000.00	420,000.00

The operating expenses amount to 66.4 per cent. of the gross earnings, and the net earnings to 33.6 per cent., as compared with 73.2 per cent. and 26.8 per cent., respectively, for the twelve months ending October 31st, 1910.

The total mileage of the railway, including main and branch lines, yards and siding, is 379.62.

Agriculture

THE WEST IS FARMING WRONG

Wheat Kings deplore the present all-grain methods of prairie farmers. In a joint interview, the President and Past President of the Winnipeg Grain Exchange state that on an average three years out of ten are bad ones for the straight grain-raiser of the West.

If they turn to mixed farming methods, no year can spell failure.



IT is difficult to preach a new doctrine to the West. Her people have chosen a course for good or ill, and with typical Western determination have sworn to abide by it.

The prairie farmer who cleared ten thousand dollars on his last crop will not be easily convinced that he did not play a safe game, while the man who lost his all in the bitter nip of the August's frost last year, though he may accept the principles of mixed farming, has naught to put them into force.

College professors, agronomists, and scienced agriculturists are all telling the Western farmer that he is making a big mistake. They deplore the gambling spirit of the average prairie farmer, who shakes the dice every time he puts in a crop. But the get-rich-quick mania has him solidly in its grip. He can only be freed by concrete examples of his folly told in dollars and cents. "Your theory sounds alright," he says, "but to us who are here on the land it is most impracticable."

Hard to Convince a Westerner

It is not an easy matter to argue with him, for he will point to instance after instance where straight grain-raising has made capitalists out of poor homesteaders, and where ranchers of long standing have abandoned their herds and fallen in line with the wheat producers. Still, forcible as these arguments are, they

merely befog the issue and do not meet it.

The biggest grain men in the great grain-growing West know that the prairie is not being tilled to its best advantage, and they, practical men, agree with the college theorists that mixed farming alone can save the West.

While I was in Ottawa recently, I had the opportunity of finding out what the big men in the wheat circles of the West think of the business possibilities of mixed farming. It was my good fortune to meet Donald Morrison and ascertain his views on the matter. People living east of the Great Lakes may not have heard of Donald Morrison, but over the entire sweep of the prairies he is well known, and those who know him best are the farmers who plunge their fortune each spring—they that have one to plunge—in carloads of seed wheat. For Donald Morrison is the president of the Winnipeg Grain Exchange, the body of Western grain-buyers that handles the whole Western wheat crop with the exception of small quantities that find their way out by Vancouver and Duluth, and even those to some extent figure in the books of the Winnipeg Grain Exchange.

Money-Mad Farming

We were sitting in the big, leather-covered chairs of the Russell House rotunda, Morrison and I, exchanging opinions on what constituted sane agri-

culture, when another interesting grain man joined us. He was no less a personage than Mr. A. D. Chisholm, who preceded Donald Morrison as president of the Winnipeg Grain Exchange. It was "nuts" for a newspaper man to get these two great wheat kings talking mixed farming, for of all men in the West they should know what kind of farming will make the most money for the farmers on the prairie. Their views were free from sentiment, and they considered the question only from the monetary standpoint. Without hesitation, both asserted the conviction that straight grain-growing, without diversions, is "mad farming," and that mixed farming pays the biggest dividends on the average farmer's investment.

Said Mr. Morrison: "The wheat crop of the West last year amounted close to 180,000,000 bushels. The Grain Exchange in Winnipeg handled almost all of it. Large farms operated by land companies sold us as much as 100,000 bushels. The bigger farms, more particularly in Saskatchewan, had from 25,000 to 50,000 bushels to offer, and the average farmers of the three provinces brought between 5,000 and 8,000 bushels on the market. Seventy-five per cent. of the smaller farmers—for what I am about to say holds good of all the larger ones—raise nothing but grain, and scarcely anything else of importance except wheat. These men are good farmers along their line of pursuit, but, speaking broadly, their methods of farming are mad.

All the West Subject to Bad Seasons

"The farmer whose wheat crop tallied 5,000 bushels realized about \$4,000 from it last year, speaking of averages. That was a good year for him. Not as good as it might have been had the crop moved out more quickly, but on the whole he is pleased. Still the year might have been adverse—rust, hail or frost might have cleaned

him out of everything he owned. Bad seasons are not infrequent and any section of the prairie is liable to get a hard year. By growing only grain he took the 'chance.' If he had live stock or other diversions the chance would not have been so big."

Said Mr. Chisholm: "I am in the grain business now, but for years I was a farmer in Manitoba, and I know the side of the man on the soil. I filed on my homestead in '81, and the next year I had a good crop. I was a 'straight grain' farmer and believed wheat the best investment. The next spring I put my money into more wheat, and frost reduced my crop materially. In '84 this was repeated, and in '85 a severe frost came on the 22nd or 23rd of August, and with it disaster for me. I did not thresh a straw and lost practically everything. The next year I was able to get in a crop, but it panned out very short. The year '87 was a banner year, and I attribute it largely to the fact that I had got a start in live stock raising. My experience is the same as that of the majority of those in the West. Looking back over that period, I can see that had I branched out into mixed farming, I could never have been caught so closely, and I would have come out away ahead of the game."

Eastern Farmer's Example

The wheat kings were as one in their condemnation of "mad wheat farming." "But isn't it by that foolish practice that you grain men become rich, and that the West develops so fast industrially and in every way?" I ventured.

They agreed that the business was good for grain men, but declared it was unfortunate for the West. The wealth of the prairie is not a fraction of what it would be if every farmer had his capital invested as the Eastern farmer has. Greater happiness, less destitution, a more healthy and contented Western

country would be the result of a turn-over to mixed farming methods.

Mr. Chisholm said that his six years on the farm showed the folly of carrying all one's eggs in a single basket, but he believed that the farmer starting fresh on the land would be better off financially after one year if he puts in only a limited amount of grain, and invests a reasonable portion of his capital in horses, milch cows, beef cattle, hogs, poultry, garden stuffs, and whatever fruit his district will grow.

After some careful figuring, Mr. Mor-

rison and Mr. Chisholm agreed that on an average seven years out of ten are good years in the West, in the majority of sections. In a decade a farmer on the prairie can well count on three bad years if his interests are entirely wrapped up in grain. If he is a good mixed farmer he may never have a bad season.

"That is argument enough surely," said the president of the Grain Exchange as he left me. "The West will some day have to admit it."—Will Silo, in the *Weekly Globe*.



A LESSON FOR CANADA

It may be drawn from the unsatisfactory status, in the United States, of the agricultural industry, notwithstanding all the boasting about the advance in agriculture made on this Western continent.

Where co-operative credit banking societies have helped matters.

AT this period of her development, Canada occupies an unusually favorable position that may easily be lost unless it is protected by prudent action.

The Toronto *World* thinks the proximity of the United States has in some important ways adversely influenced Canadian development, but on the other hand it has provided object lessons of which Canadians would do well to take advantage. The republic one hundred years ago stood very much as stands the Dominion, and the important question for Canadians is whether they intend to repeat blindly the policies that have produced the problems now embarrassing their neighbors, or whether they will be wise enough and prudent enough to profit by others' experience. It takes a wise man to profit from his own experience and a wiser to draw lessons from an experience other than his own.

Banks for the Farmer

Myron T. Herrick, the United States ambassador to France, contributed an

article to the September number of *Moody's Magazine* on "Banks for the Farmer." In it he referred to the unsatisfactory status, in the United States, of the agricultural industry.

Whereas its population increased 21 per cent. from 1900 to 1910, the amount of land used increased but 4.2 per cent., although the improved area made an apparent increase of 15.2 per cent. But while in 1899 the production per head of population was 58.4 bushels, in 1909 it had fallen to 49.1 bushels, a decrease of over 9 bushels per head in ten years. That this was due to preventable causes is shown by the fact that the average yield of wheat in the United States is about 15 bushels, as compared with 28 in Germany, 20 in France, 32 in England, and 33 in the Netherlands.

Even more remarkable are the statistics regarding the production of potatoes, which in France reached 190 bushels per acre, 226 in Germany, 135 in Russia, and 286 in Belgium. In the United States the production in 1911

was but 80 bushels to the acre, and this year these valuable tubers had to be imported into the United States and also into Canada.

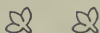
Notwithstanding all the boasting about the advance in agricultural training made on this Western continent, the prevailing system of husbandry must be at fault when these large differences exist. Mr. Herrick thinks it to be in part due to the difficulty experienced by farmers on the North American Continent in obtaining funds on favorable terms.

In both Germany and France co-oper-

ative credit banking societies have been established, lending money on reasonable terms both of interest and repayment. Similar institutions are springing up in other European countries, and one of their best results is the encouragement of the small landholder.

In the United States 37 per cent. of all the farms are cultivated by tenants, an increase of 16 per cent. since 1900.

Can Canada afford to encourage a tenant system which has produced more trouble than benefit wherever it has become the established order?



RAISE MORE SHEEP IN NEW BRUNSWICK

Experts declare that vast tracts of land in the province, now yielding little or no revenue, could be made to pay well if the people would take up sheep raising in the right way. It would largely increase the prosperity of the province.



THE Dominion commissioners who recently investigated the condition and prospects of the sheep industry in New Brunswick cannot understand why the farmers do not produce more sheep and wax prosperous in doing so.

The report of the commissioners, which has been issued by the Dominion Department of Agriculture, contains many striking statements about the province and its fitness for a great sheep industry. The experts tell us that a great deal of land which is now considered almost useless is admirably adapted for sheep, and that its use for this purpose would bring prosperity to many sections of the province which are now vacant or sparsely settled. That is to say, the report is of high importance in connection with our forward movement here by the sea.

After reminding us that the mills of industrial New England have lured away many of our young men, the commissioners go on to say of New Brunswick:

"In the rich low farms of the valleys,

dairying is quite generally followed and with encouraging results in some sections. As most of the abandoned farms and also some that are still occupied are a considerable distance from the railway or other means of communication with large centres of population, the production of perishable produce cannot be pursued to much advantage, especially when it has to be marketed daily.

"Live stock, however, when ready for market, may be delivered at several seasons of the year, and may also be allowed to carry itself to shipping points, which is not so in the case of dairy and garden products. That the farm productions of such abandoned districts should be in the form of live stock can be distinctly understood without further explanation.

"Such country, with high rolling hills and well-watered pastures, growing various kinds of short, sweet natural grass and white clover, specially adapted for sheep, can be readily accept-

ed as being suitable for their cultivation in quite considerable numbers.

"During our visit to this province, our attention was continually directed to the presence, over much of this territory, of second growth timber. Much of this growth is worthless now, and always will be, in comparison with the land whereon it grows. Were it cleared away, we do not know of any country more closely resembling the hill districts of the South of Scotland and, except for the positive need of winter feeding, sheep could be handled in much the same manner.

"The advantages possessed by such districts for profitable sheep raising are so palpable that it would be a profitable undertaking to clear this worthless second growth and then make sheep farming a specialty. This would undoubtedly bring new life and prosperity to those sparsely populated districts, and at the same time secure a source of revenue to the province generally.

"A certain proportion of the less fortunate farmers are not in close touch with up-to-date methods or new ideas. Their outlook lacks opportunity, their world is small, and outward signs of ambition or energy are lacking. The spirit of resignation is so prevalent that one is apt to conclude that there abounds a considerable amount of laziness amongst many of them. Or that they are merely discouraged and that with the uplifting influence of reorganization and suitable education such indifference and lack of progressive-ness would rapidly disappear."

The commissioners asked many farmers in New Brunswick why they did not raise more sheep. The reasons given were several, chiefly "dogs," "fencing," "dairying," and "insufficient help." The commissioners examined the situation with some care, and decided that none of these reasons is a sufficient excuse. The real reason, they suggest, is "the entire absence of education in sheep husbandry and of information about the value and profit of sheep raising."

The province has a fairly good dog law, they say, but it is not enforced. It gives the farmer power to shoot any dog at sight, if the dog is trespassing. If the existing law were enforced, the commissioners are sure the dog nuisance would be removed in a few months. The legislature, the commissioners advise, should undertake to enforce the law all over the province until the farmers better realize the importance of sheep raising and the extent of their losses through present conditions. Present losses from sheep worrying are now very great; at one meeting held by the commission they were told that 500 sheep were killed in one season in the vicinity of Woodstock.

The matter of fencing is discussed. While pole fences will serve in some instances, they are not dog-proof, and farmers should be encouraged to use woven wire. Barbed wire, the commissioners say, should be discouraged wherever general livé stock is kept. Dairying, they remark, is profitable in some localities, but it should be more profitable than any other line.

Here, once more, we have the testimony of experts to the effect that vast tracts of land in New Brunswick, which are now yielding little or no revenue, could be made to pay well if the people would take up sheep raising in the right way. Should they do so the effect in increasing the prosperity of the province would be enormous. Surely it is time to take up this matter seriously.

SEAL BRAND CARBON PAPER



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Real Estate and Investments

EIGHT MONTHS' BUILDING PERMITS

Building permits for the first eight months of 1912, as compiled by The Financial Post, show a gain of 36.8 per cent. for Canadian cities East and West. For 21 Eastern cities the total of \$46,676,110 is 23.7 per cent. ahead of last year's corresponding showing; for 24 Western cities, the total of \$82,926,842 gives a gain of 45.5.



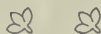
FOR 45 cities, the following are totals for eight months, with percentage increases—asterisks denoting decreases.

Eastern: Berlin, \$460,750, 45.9 p.c.; Brantford, \$812,390, 96.3 p.c.; Chatham, \$146,070, 62.7 p.c.; Galt, \$281,647, 41.0 p.c.; Halifax, \$408,885, 27.2 p.c.; Hamilton, \$4,018,200, 44.6 p.c.; Kingston, \$378,594, 74.7 p.c.; Lachine, \$329,875, 72.7 p.c.; London, \$831,088, 32.9 p.c.; Maisonneuve, \$2,014,328, 119.9 p.c.; Montreal, \$11,179,376, 8.0 p.c.; Ottawa, \$2,738,925, 35.6 p.c.; Peterboro, \$285,750, 26.8 p.c.; Preston, \$221,000, .1 p.c.; St. Catharines, \$502,810, 279.8 p.c.; St. John, \$412,550, 38.3 p.c.; Sherbrooke E., \$950,000, 26.7 p.c.; Stratford, \$256,573, 165.8 p.c.; Sydney, \$508,386, 15.2 p.c.; Toronto, \$19,317,820, 16.3 p.c.; Windsor, \$621,093, 20.3 p.c.

Western: Brandon, \$729,447, *24.3 p.c.; Calgary, \$11,690,866, 17.4 p.c.;

Edmonton, \$10,250,562, 278.7 p.c.; Fort William, \$2,570,950, 126.4 p.c.; Kamloops, \$337,843, .1 p.c.; Lethbridge, \$849,808, 27.2 p.c.; Macleod, \$137,500, 65.7 p.c.; Medicine Hat, \$1,906,137, 408.0 p.c.; Moose Jaw, \$5,536,810, 68.9 p.c.; Nanaimo, \$230,472, 122.0 p.c.; Nelson, \$236,315, 93.0 p.c.; New Westminster, \$1,313,078, 58.7 p.c.; North Battleford, \$664,715, 337.0 p.c.; Oak Bay, \$753,509, 149.3 p.c.; Port Arthur, \$816,479, 73.1 p.c.; Prince Albert, \$1,509,850, 113.5 p.c.; Prince Rupert, \$224,855, 73.1 p.c.; Red Deer, \$282,180, 45.7 p.c.; Regina, \$4,622,479, 20.3 p.c.; Saskatoon, \$6,695,455, 80.1 p.c.; Vancouver, \$11,151,702, 5.7 p.c.; Vernon, \$335,985, 97.4 p.c.; Victoria, \$5,781,255, 163.0 p.c.; Winnipeg, \$16,298,600, 17.2 p.c.

Total, East and West, \$129,602,952, 36.8 p.c.



Real Estate Profits at Bassano

WHILE at Bassano, whither I went to see the great dam the C. P. R. is constructing at Horseshoe Bend, Bow River, I saw Mr. R. C. Pegler, president of the Board of Trade of the town, who told me that the town was only about two years old, but it already had 1,200 inhabitants, writes a correspondent.

A large amount of buildings were to be erected this year. "A large number of

settlers have come in this year," said Mr. Pegler, "and extensive building operations become a necessity. Bassano is the centre of an agricultural district extending for 100 miles round that is attracting settlers. There is an opening here for wholesale houses, and there is room, too, for industries to be established. We offer manufacturers a free site and power at cost price."

Asked as to real estate values, Mr.

Pegler said they were rapidly rising, and he quoted an instance in which some property which had been bought for \$2,500 in August, 1911, had been sold in the following October for \$4,000. He himself—he is in the real estate business—since had bought it back for \$10,000, and had a deal pending for it for \$16,000. This tremendous increase in value is not by any means a solitary instance, but appears to be the rule at present in Bassano rather than the exception, for on asking another firm, Messrs. Robertson and Sterling, to give me an example of recent increase in prices, they quoted a case in which land which was bought for \$7,000 in September, 1911, and resold at once for \$8,000. Two months later it was sold, for \$15,000, and has since been resold at \$22,000. Another instance was that of property bought in November last year for \$3,000, and sold almost at once for \$4,000, and since then resold for \$10,000. This property a couple of months or so ago changed hands at the price of \$14,400. Could there be finer evidence of the belief people have in the future of Bassano?



Increased Tax for Speculators

A BILL is now before the Alberta Legislature for further increasing the taxes on speculative holders of farm lands. Last spring land assessment was made the sole basis of municipal revenue, and a rebate of 25 per cent. was allowed to farmers who improved their holdings. It is now proposed that this rate be raised to 50 per cent.



A False Alarm

OVER the telephone a worried voice addressed the proprietor of a small hardware store in a West Kentucky town.

"Say," the speaker began, "I come in your place to-day and bought one of them dollar alarm clocks, and you set her for me to go off at five o'clock in the mornin'. D'ye remember?"

"Yes," said the hardware man, "I remember."

"Well," went on the other, "I've jest found out that I don't have to git up at five o'clock in the mornin'."

"Glad to hear it," said the hardware man; "but what do you want me to do about it?"

"I want you," said the customer, "to tell me how to unalarm this clock."



The Need for More Hotels

MR. HAYTER REED has been manager - in - chief of the C.P.R. hotels for twelve years. Speaking of the need of more hotels throughout Canada, Mr. Reed said that there had been an enormous increase in the travelling public in Canada during the past ten years, and that hotels could not be put up fast enough to meet demands. "It is impossible to exaggerate this great increase," he said. "Nearly all our hotels are either being enlarged or are to be enlarged soon. The Place Viger at Montreal, the Royal Alexandra at Winnipeg, and our hotels at Banff, Lake Louise, Glacier, Algonquin Park, and Revelstoke, cannot cope with the demands made upon them, and all of them are to be enlarged. At Victoria the Empress Hotel is being doubled in size, and our hotel at Vancouver will also have to be considerably enlarged."



To fail to win the approval of one's other self is defeat, and there is none other.—Elbert Hubbard.



Social intercourse enables us the better to bear with ourselves and others.—Goethe.

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

(Alphabetically Arranged)

The prospect of a record grain crop in the West is already having a noticeable effect on business conditions all over the Dominion. Correspondents of the *BUSY MAN* report that building and other developments were never more active. It is expected that the next few months will witness the greatest trade expansion of recent years. The demand for labor, both skilled and unskilled, continues as strong as ever, particularly in the building trade and for farm helpers.

Arcola, Sask.

Arcola is on the C.P.R., 126 miles southwest of Brandon, in a splendid farming district.

The population is 1,200. Assessment \$931.00. Tax rate $23\frac{1}{2}$ mills. There are six elevators (capacity 172,000 bushels), flour mill, brick plant, and many other industries. There is an opening here for a steam laundry and other industries.

There were handled at Arcola last season, 491,000 bushels of grain, 300 cattle, 275 horses and 326 hogs.

The Board of Trade is liberal towards new industries. Write the Secretary, J. R. Donaldson, for what they will do to induce industries to locate here.

The President of the Board of Trade is J. W. Kennedy; Town Clerk, J. R. Donaldson, (who is also Secy.-Treas. of the town). W. M. Connor, Mayor, and T. C. Yeoward, Postmaster.

An electric power and light plant has been installed. Water is supplied from Moose Mountain by gravity system. There is a chemical fire engine and other fire-fighting equipment, in charge of H. R. Francis, Fire Chief. The Chief of Police is F. J. Owen.

There are public and high schools, town hall, court house, land titles office, opera house, two hotels, four miles of sidewalks, Government phones, local and rural; C.P.R. Telegraph, Dominion Express.

The banks and their managers are: Union, A. Lowe; Merchants', J. N. Kennedy.



There are two things against which a man cannot be too much on his guard; of these, one is the narrow-mindedness that arises from his keeping himself shut up in his own shell; the other, the incompetence that results from his wandering outside his proper sphere.—Goethe.

A Fine River

Railway Just Completed

Great Natural Resources

ATHABASCA LANDING (Lincoln Park)

Possesses all these and in a short time will become a Great City and

A GREAT CENTRE

A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

Full particulars from

**Northwest Empire
Land Company, Ltd.**

303-304 Stair Building

BAY STREET - TORONTO

Athabasca Landing, Alta.

A water system is being installed here and a fine public school is being erected.

There is a demand for laborers, carpenters and painters at the present time.

There are openings for a hardware store, cafe and hotel. A flour mill and sawmill would also be welcomed.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge.

Athabasca Landing—Continued.

A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 400. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nancekivill; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. Minns. Assessment \$388,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal; managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



We should endeavor to think and feel with the best heads and the best hearts. This is how "taste," in its fullest sense, is cultivated. Taste cannot be modelled upon what is second-rate. Its standard must be the highest conceivable.—Goethe.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

Is the property endorsed by the Board of Trade. Situated on the original city limits—level, high, and dry.

An investment here will interest the shrewd investor and make him money quickly. Prices will advance shortly.

OPPORTUNITY INVESTMENT CO. LIMITED

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Head Office, EDMONTON, ALTA.

Branches, VANCOUVER, B.C.; WINNIPEG,

MAN.; KAMLOOPS, B.C.

References: Royal Bank

Brandon, Man.

The contract has been let for the new Winter Fair building, which, when completed, is expected to be the finest structure of its kind on the continent. The new Canadian depot has been opened.

Visitors to Brandon these days are having their attention directed to the Government experimental farm just across the Assiniboine river from the city. The farm, consisting of nearly 700 acres and intersected by broad avenues bordered by shade trees, affords an impressive object lesson to the farmers of outlying districts, as well as setting before them the tangible evidences of the possibilities of scientific farming methods in this section of the West. The present crop situation in the Brandon district is regarded by old-timers as a reliable index of conditions generally throughout the province, the only question now causing apprehension being as to the extent of the transportation tie-up which it is believed must ensue from the bumper harvest now in progress.

It is noted by the advocates of mixed farming and market gardening that although Brandon continues to hold its unquestioned position as a hard-wheat centre, an increasing number of farmers through the district are turning their attention to stock raising, dairying and market gardening, and with marked success in almost every instance. It is also pointed out by those familiar with the development of the West that the prosperity of the outlying farming districts adjacent to the city, including some 7,000,000 acres now under crop, is likely to make itself felt in the near future in the form of a substantial industrial movement for the city itself, which is taken as the real explanation of recent heavy investments noted in Brandon property.

The Dominion Government has decided to lay out the land lying between the Brandon Experimental Farm and the Assiniboine River as a beautiful park. This land was originally set aside for experimental farm purposes by the Government, but was never so utilized.

Brandon's new Winter Fair Arena is said to be the first building of its kind in Canada and the third in America, the other two being the Coliseum at Chicago and the Armory at Scranton, Pa. The method of construction

is known as the three-pin hinge system. The building, which will be 136 x 260 feet, is being constructed without a column of any description. There will thus be a clear, unimpeded view of the arena from all parts of the house. The arena proper, in which the procession of live stock will take place, is 80 x 100 feet.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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HOTELKEEPERS AND JOBBERS

In the Brandon district, are you sending your money east of the Great Lakes or are you buying the famous "Launora" and "Bland S" Cigars, made in Brandon, thereby keeping your money in circulation in the Brandon district where it belongs? "Launora" and "Bland S" Cigars are made by the

WALDEON CIGAR CO. - BRANDON

GEO. FORBES

Burchill Block - Brandon, Man.

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EMPIRE BREWING CO., LTD.

BRANDON, MAN.

Manufacturers of Empire Lager, Ale and Porter, and the Empress Brand of Carbonated Waters

Calgary, Alta.

On the first of October the city of Calgary will have a civic abattoir with sanitary killing and cooling plant. One freezing room will accommodate 3,000 carcasses and there are being erected the usual reduction works to dispose of the residue from the slaughter house into commercial products. This abattoir is to be operated in compliance with the regulations of the city Board of Health, under the supervision of an Inspector, in the interests of the citizens. Slaughtering elsewhere than in the public abattoir, or in the large meat packing establishments, will be prohibited, and even farmers bringing meat for sale must have it bear the Health Office stamp. It is estimated that 16,625 lbs of beef alone are consumed in Calgary daily.

Calgary's Horticultural Exhibition this year has been a wonderful display of possibilities in this district for flowers, plants, vegetables and small fruits, the latter grown in commercial quantities. The vegetable exhibits were a revelation to many sightseers both in variety and quality.

The Municipal Street Railway System earned a profit of \$16,800 for the month of July, carrying 1,407,708 passengers, or about 45,000 per day.

Calgary has a suitable armory and drill hall, which would cost \$250,000. Civic and military officials are joining forces to ensure a speedy decision from the Militia Department.

Calgary's building permits for the first seven months of 1912 totalled \$9,891,000, exclusive of the Canadian Pacific locomotive and car shops, where 1,100 men are now employed in the preliminary construction.

Building trade operations are especially active. Labor unions claim to have approximately 12,000, by far the most of whom are directly interested in building. A difference of opinion between stone cutters and stone masons as to whom belongs the right to certain classes of work, has existed all season and promises to continue despite all efforts to bring the disputants to an amicable understanding.

The Tregillus Clay Products Company, having acquired the dry pressed brick machinery of a local concern, will, on the completion of the present plant, have the largest single brick making plant in the Dominion of

Canada. A great deal of attention has been evinced in the immense deposits of clays and shales. Calgary and other entrants on this field of manufacturing will be in readiness to participate in next season's trade. It is believed, however, that the added facilities will approach no nearer to supplying the demand than the railways do with all their increased equipment to hauling the year's grain crop to market in the fall.

Senator Lougheed, the financial magnate behind the Sherman Grand Theatre, announces that he will erect forthwith an up-to-date vaudeville house, so that Calgary may be in the forefront in matters of entertainment. The Sherman Grand is in many respects the finest house of its size in the Dominion.

City Post Office statistics show that in comparison with a certain week in 1910, during which 191,011 letters passed through, the same period this year gives a record from the machine of 480,186. Revenue from stamps, etc., advanced about 40 per cent. over 1911. The capacity of the office is taxed to extremity.

Two young ladies braved the incidents of a night out on the Land Office steps when in company with half-a-dozen men they lined up the evening before to be in readiness for filing on certain desirable locations in the oil district near Calgary. The ladies' places in the line were gallantly reserved for them while they reposed for a time in a big touring car which at the edge of the sidewalk served as a strategical base. Success rewarded the endeavor.

The first half of 1912 in Calgary has been marked by an increase of business in every line. Bank clearings, building permits, customs receipts, municipal revenue, etc., indicate an expansion more rapid than at any previous time in the history of the city.

At the Industrial Exhibition, 40,000 people attended on Dominion Day. Exhibits and entries were more numerous and of better quality than ever before. It is proposed to build a new grand stand with a seating capacity of 10,000, so great is the demand for accommodation.

Oil of good grade and in paying quantity, it is believed, is indicated by seepages from the ground near Okotoks. At least two companies are being organized in Calgary for developing the region, and already several thousand acres have been staked out in claims.

Calgary—Continued

During the past eighteen months Calgary has expended on civic works such as sewers, paving, conduits, bridges, buildings, water-works extension and maintenance, electric railway, etc., etc., and general estimates, \$8,049,568. Three-quarters of a million dollars' worth of new schools are now in hand.

In view of the remarkable immunity from serious loss by fire, for which Calgary is noted, the Board of Trade is asking the Underwriters' Association for a further reduction on the rates which now prevail. These rates are from 30 to 65 cents per \$100.

A committee has been appointed to gather data on the distribution of cars, so that when the Railway Commission meets here it will be in a position to urge better treatment for the Province of Alberta in handling this year's crop.

It is expected that a municipal Labor Bureau will be formed here. Miss Wileman, an English lady, has spent some time in bringing this subject before those whose interest could be enlisted. The underlying idea is to endeavor to adjust a balance between the shortage of labor during the summer months and the over-supply of the winter. Boards of Trade, Churches, Labor Unions and other organizations in a position to assist are to be asked to lend their aid in making the movement a success.

Calgary's municipal street railway has completed its third year of operation.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compilin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

Busy Man's Canada

contains more up
to date news of
the rapidly growing
towns and cities of
the Dominion than
any other
publication



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TORONTO

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The city council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.



It may be of comparatively little consequence how a man is governed from without, whilst everything depends upon how he governs himself from within.—Samuel Smiles



GOETHE, in one of his conversations with Eckermann at Weimar, once observed, "It is very strange, and I know not whether it lies in mere race, in climate and soil, or in their healthy education, but certainly Englishmen seem to have a great advantage over most other men. We see here in Weimar only a minimum of them, and those, probably, by no means the best specimens, and yet what splendid fellows they are! And although they come here as seventeen-year-old youths, yet they by no means feel strange here; and, on the contrary, their entrance and bearing in society is so confident and quiet that one would think that they were everywhere the masters, and the whole world belonged to them."

"I should not like to affirm, for all that," replied Eckermann, "that the English gentlemen in Weimar are cleverer, better educated, and better hearted than our young men."

"That is not the point," said Goethe; "their superiority does not lie in such things; neither does it lie in their birth and fortune; it lies precisely in their having the courage to be what nature made them. There is no halfness about them. They are complete men. Sometimes complete fools also, that I heartily admit; but even that is something, and has its weight."

Thus, in Goethe's eyes, the Englishman fulfilled, to a great extent, the injunction given by Lessing to those who would be men: "Think wrongly if you please. but think for yourself."

EDMONTON

¶ We own a property adjoining the City limits on the two-mile circle from the Post Office. Also a property in the same vicinity on the three-mile circle.

¶ These properties will easily reach *three to five* times the present prices.

¶ We guarantee every lot we sell to be high, dry and level. If you find it different you can have your money back with interest.

¶ Our Edmonton Office has resold several lots already at an advance of from \$50 to \$100 a lot on a two months' holding, showing over 100 per cent. on the money invested.

¶ Half of the subdivision was sold through our *Edmonton Office* in about six weeks to Edmonton people. Several of them intend building *this summer*.

¶ We reserved some lots and are building on them *now*.

The Property Is Restricted and will be a most desirable residential district

¶ Edmonton is destined to be one of the largest, if not the largest, city of the Canadian Prairie. You can't go wrong in buying close-in properties at first prices direct from the owners.

¶ Write to-day for information that may lead to a *very profitable investment*.

Address—

F. I. GREEN
WESTERN CANADA PROPERTIES
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Edmonton, Alta.

The civic census of Edmonton, completed on July 6, shows a population of 53,383, of which the south side, formerly Strathcona, has 9,733. The total increase in the amalgamated cities is estimated at 22,921 in the last 12 months. The Dominion census, taken in 1911, showed 30,462, of which Strathcona had 5,580. The 1912 figures show 22,630 males over 21 years of age and 11,452 under 21 years; 8,247 females over 21 years, and 8,591 under that limit. The list contains the names of 2,463 transients.

The City Council of Edmonton has received a report of this year's assessments, showing a gross land valuation of \$133,388,370, less exemptions of \$9,475,780. The net municipal assessments amount to \$110,194,300, and the net school assessment is \$123,877,500. The tax levy this year will be 12 mills on the dollar, as against 13.7 mills last year.

During the last week in July a party of about fifty Edmonton manufacturers and wholesalers made a seven-day trip by special train through a considerable portion of Edmonton's tributary territory, travelling nearly 2,100 miles, covering seven lines. With the exception of a very few localities, limited in area, the party found crop conditions uniformly satisfactory; and with the excellent weather conditions now prevailing, there is every reason to expect an abundant harvest of high-grade grain. With a continuance of moderately fine weather, harvest will be fairly early. In those districts where prospects appeared least favorable, the crop will be reasonably satisfactory. Everywhere general conditions appeared satisfactory and evidences of development and prosperity were everywhere apparent.

The Grand Trunk Pacific Railway passenger depot at the head of McDougall Avenue, which will be four blocks north of the site of the big hotel to be erected by that company, will be of handsome design, will provide six tracks, and is estimated to cost \$400,000.

The Canadian Pacific Railway is also actively pushing forward work on its Edmonton terminals, preparatory to the opening of traffic to the north side upon completion of the great high level bridge, work on which is being pushed with all possible energy.

Edmonton—Continued

The Municipal Census Commissioner has announced, as a result of the enumeration made on 1st June, that the population of Edmonton on that date was 53,383. This figure includes some 2,400 transients. In 1901 the population was 2,625, and in 1906 it was 11,173.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.



Try to get ahead—but don't strive to get into the blockhead, sorehead or deadhead class.

HOW DO YOU MAKE YOUR LIVING?

This is not impertinence—merely by way of leading up to a point.

The point is that a large number of very intelligent, active and enterprising people make their living by selling magazine subscriptions.

Some people are doing a great deal better than making a living in this line of work—making money, in fact. Still others could greatly improve their circumstances if they would give up their present employment and take up subscription work. A card will bring you full particulars.

BUSY MAN'S CANADA

79 Adelaide Street East

- -

Toronto

Fort William, Ont.

The list of new industries secured by Fort William this year has eclipsed all previous records. No city in Western Canada and probably in the whole of Canada can boast of such industrial progress as has taken place this year in the favored city at the head of Canada's great fresh water navigation.

Manufacturers, distributors and investors have begun to realize the vast importance of Fort William's geographical position, which accounts in some measure for the phenomenal growth along industrial lines.

A list of the firms establishing manufacturing plants this year are as follows:

The Canada Car and Foundry Co. (plant value \$1,500,000, employing 1,000 men).

The Nanton Starch Works, (plant value \$500,000, employing 200 people).

The McKellar Bedding Co. (plant value \$150,000, employing 100 men).

The National Tube Co. (plant value \$400,000, employing 150 men).

The Hammond Stooker Co. (plant value \$65,000, employing 100 men).

The Great West Wire Fence Co. (plant value \$100,000, employing 100 men).

The figures of cost of plants and number of men employed are placed at the lowest minimums and will probably be greatly in excess of what is here given.

How will homes be provided for these people? This question must be answered before the city can hope to secure further industries. It is said many citizens are building houses to rent at from twelve to twenty dollars a month, but such enterprise and capital is naturally limited.

The situation would seem to create a favorable opportunity for capital to become interested in the building of houses at Fort William—and this applies to other cities also. The return upon such investment should prove rapid and remunerative.

A letter from Mr. Curry, of the Canada Car and Foundry Company, read at a special meeting of Council, that it is the intention of the company to hurry construction along as fast as possible and have the works ready for operation by the first of June. He stated that he has cabled to England changing the destination of a big unloading machine, billed for the works at Montreal, to Fort William, and he also states

that engineers will be on the ground at once to plant the stakes for the buildings. The reason for the rush is that the company has contracted with the C.P.R. for between 3,000 and 4,000 cars to move the 1913 crop, and they desire to construct at least a portion of them in Fort William.

After a somewhat dull two months the Real Estate movement is again becoming noticeably active. Local firms report numerous sales of residential lots on which the purchasers have expressed themselves as having bought to erect dwellings thereon and which will materially assist the house scarcity situation that exists at the present time and will undoubtedly continue in view of the arrival of a number of new families to the city, brought here in consequence of establishing of the many new industries.

The contract for the construction of a dock on water frontage for the plant of the Canada Car and Foundry Co. has been let to the Thunder Bay Construction Company.

The Barnett and McQueen Company Ltd., of Fort William and Minneapolis, will build the first Government owned terminal elevator to be constructed at the head of the Lakes. It will have a capacity of 3,250,000 bushels, will cost \$1,179,500 and will be completed by Sept 15, 1913, or in time to be available for the handling of next season's crops. Five companies sent in tenders, but that of the Fort William people was lower than the next highest submitted by \$335,851.

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.

W. A. MATHESON

Barrister, Solicitor, etc.

504 Victoria St. - Fort William 29

Lethbridge, Alta.

The Board of Control of the International Dry-Farming Congress announces that the Dry-Farmed Products Exposition, to be held at Lethbridge, in October, will be formally opened on Saturday, the 19th, with every exhibit in place and the judging completed. The setting ahead of the date of opening from Monday, the formal opening day of the Congress, is to meet the requests of exhibitors, who are thus enabled to take advantage of the homeseeker's excursion rates, on sale everywhere on Tuesday, October 15.

Exhibits are to be in place, ready for judging, by Thursday evening, October 17. Prof. W. H. Fairfield, chairman of the jury of awards, and his seven associate judges, will score the exhibits as installed and check up for their decision on Friday, the 18th.

The exposition grounds and buildings will be in first-class shape on October 1, and those allotted space may erect such booths or stands and decorate any time after that date that suits their convenience. But all must be completed and not a hammer used after 9 o'clock a.m. October 19.

The exposition will be managed by an energetic committee composed of J. W. McNicol, chairman; Prof. W. H. Fairfield, chairman of jury of awards; J. D. Higinbotham, E. Adams, and G. E. Hotson.

Alberta will provide a home market this year for three million bushels of barley.

The Alberta Malting Company plant will be completed in time to make use of this year's crop and will have a capacity for one million bushels of grain.

The Rice Malting Company, of Lethbridge, has already contracted for one million bushels, and is putting up barley elevators, which will be especially equipped, at Lethbridge.

The Edmonton Brewing and Malting Company is making a big addition to its malting plant, which will provide a capacity equal to either the Calgary or Lethbridge plant.

The acreage of barley in the past has been comparatively small. This year the acreage has been largely increased with a good local market.

Barley is one of the most desirable crops of the mixed farm and a small area pays the Western farmer better than wheat.

It matures early and produces from 40 to 50 bushels to the acre. The price paid will probably be about 70 cents per bushel.

As a cleaning crop it is especially desirable for rotation, and its early maturity makes it sure.

The new malting plants are located most advantageously in the centres of the best districts for barley cropping in the province, and freight rates will be practically eliminated so far as the producer is concerned.

Lethbridge is the centre of the coal district in Southern Alberta, and also the centre of the district in which the famous "Alberta Red" fall wheat is grown. This wheat has taken the first prize wherever it has been shown.

The bank clearances are compared in the following table:

For full year, 1910.....	\$27,095,709
For 1911.....	28,503,298

Progress in building operations is shown below:

Issued during 1908.....	\$ 365,495
Issued during 1909.....	1,268,215
Issued during 1910.....	1,210,810
Issued during 1911.....	1,033,380

Lethbridge is situated on the Belly River, 140 miles south of Calgary. It is the headquarters of the Alberta Railway and Irrigation Co. This road connects with the Great Northern at Coutts, and with the C.P.R.

The population is 10,072; assessment \$18,-634,744, tax rate low.

The banks and their managers necessary to attend to the financial requirements of this city are: Eastern Townships, W. D. Lawson; Molsons, K. D. J. C. Johnson; Imperial, W. R. Seattle; Royal, J. M. Aitken; Toronto, C. A. Stephens; Union, G. R. Tinning; Montreal, W. J. Ambrose; Commerce, C. G. K. Nourse; Merchants', C. R. Young.

E. A. Cunningham is President Board of Trade; J. L. Manwaring, Secretary; G. M. Hatch, Mayor; G. W. Robinson, City Clerk; A. C. D. Blanchard, City Engineer; E. N. Higinbotham, Postmaster.

Macleod, Alta.

Brokers have been kept busy securing options on good inside properties for clients at widely scattered points such as Toronto, Montreal, Calgary, Winnipeg and Vancouver. An influential factor in this situation, so it is stated, is the entrance of the C.N.R. branch line from Macleod to Pincher Creek, work on which is already well under way; while in addition the contracts for the C.N.R. branch line from Macleod to Calgary are now being negotiated. Real estate men are anticipating a season of marked activity both in inside lots and farm property.

The inrush of new settlers into the Macleod district during the present season is proving in excess of all early calculations and is acting as a powerful stimulus to general business.

Rapid progress is in evidence in track-laying of the Canadian Northern now approaching Macleod from the north, the establishment of the railway's divisional headquarters at this point being now assured for the near future.

The Western Canada Gas, Light & Power Company is laying its great pipe line from Bow Island along the railway's right of way and will pass directly through Macleod, thus assuring an unlimited supply of gas for manufacturing and domestic purposes.

By-laws for the amounts to carry on the filtration plant, which is already under construction; also the sewerage disposal plant, these plans having all been submitted to the Provincial Government, and approved by them are now ready for construction. The former building will be 75 x 140 feet and will be built of cement and brick, while the disposal plant building will cover a large area of ground, built also of cement and brick, and when completed will comprise all the very latest modes of dealing with water and sewage, and will be, like the town of Macleod, up-to-date in every way.

Setting the tax rate for the year was very important to all owners of property, and they will all feel more interested in Macleod when they learn that the rate for this year will be only $7\frac{1}{2}$ mills on the dollar. The Council has been working this out since they took office in January, with the result that instead of $17\frac{1}{2}$ mills as in 1911, they announce the rate not to exceed 8 mills for 1912.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

The population is 2,500; assessment, \$3,949,970. Government telephone system C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Considerable publicity has been given to a statement that Montreal will lose its grain trade to Buffalo unless much is done to improve the grain-handling facilities of the port. Montreal has not the slightest intention of permitting the grain trade of the port to be lost for want of enterprise on its part. The time has long since passed when there was any danger from inertia. Both commercial and financial circles express the utmost confidence that the Harbor Commissioners, as at present constituted, will not only be able to

deal with the situation, but will actually do so.

At present the grain storage capacity of the port is as follows:

	Bushels.
Harbor Commissioners' Elevator No. 1.....	1,000,000
Harbor Commissioners' Elevator No. 2.....	2,600,000
Grand Trunk Railway Elevator "B".....	1,050,000
Montreal Warehousing Company's Elevator "C".....	600,000
Montreal Warehousing Company's Elevator "A".....	500,000
Total.....	5,750,000

The Canadian Pacific Railway formerly had a capacity of about 1,000,000 bushels in its elevators there, but these have been demolished during the past few years. The Harbor Commissioners' Elevator No. 2, although not fully completed, is now receiving grain.

The grain congestion at Montreal has been considerable, but the completion of the elevator and the installation of new machinery

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THE LIGHT BEER IN THE LIGHT BOTTLE

Montreal—Continued

will unquestionably give some relief. In addition, there is being installed a set of conveyers to connect the two elevators, so that grain may be taken from boats or barges and elevated into, say, No. 1 Elevator and thence conveyed to Elevator No. 2, and loaded into ocean-going boats. The completion of such a system will add largely to loading and unloading facilities.

There is every reason to believe that a programme will not long be delayed which will add to the elevator capacity of the port. The only question at issue is as to how quickly additional elevator space can be furnished, and whether the requirements will not increase at a more rapid rate than facilities. The feeling in Montreal is that this matter may safely be left to the Harbor Commissioners, who are thoroughly alive to the interests of the port.

The week in real estate was one in which record offers and negotiations figured daily, although big sales were not so numerous as during the preceding week. Four hundred thousand dollars was offered recently for the Banque Provinciale building on Place D'Armes Square, while a couple of deals in which nearly three million dollars are involved are under way. The Mount Royal Hotel Company are negotiating for the sale of their property situated at the corner of Peel and

St. Catherine Streets, at a price exceeding one and a quarter million dollars. The High School property, in which Mr. J. C. McGreevy has been concerned for a year, is sought by a New York syndicate as a site for a new hotel. The property was offered to Mr. McGreevy at nearly \$1,400,000 and since then it has risen in value. Then another hotel scheme is in progress in which a couple of churches and religious buildings on Dominion Square figure. Another million dollars will be required to complete the negotiations.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde, Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police O. Campeau.



We certainly toil and moil too much in preparing for life. Instead of beginning by making ourselves happy amid modest surroundings, we go on widening the scope of our action only to render ourselves more and more uncomfortable.—Goethe.

Ideas that Help Success

Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

If "Busy Man's Canada" is at hand it is consulted, and not only is the stock of knowledge increased, but additional information is gained, and ideas are suggested that will directly contribute to success.

The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

Moose Jaw, Sask.

At a recent meeting of the Moose Jaw City Council a proposed sub-division known as Industrial Centre was repudiated and the Council's approval withheld. Alderman Snell took strong ground in this connection, and said: "This sub-division is far out, and will not be sold here because people here are too wise to buy it. It will be marketed elsewhere, and the name 'Industrial Centre' is entirely misleading. If the Council approves the plans submitted it will be party to such deception."

Moose Jaw's new electric power plant is now in operation, and has a much greater capacity than the one which was burned two months ago.

The work of grading and laying rails on the G.T.P. to the east and northwest of the city has been progressing very rapidly during the past two weeks, the weather conditions favoring construction work. There has been a scarcity of labor felt quite generally in this section, but the G.T.P. have not experienced any serious difficulty in securing enough men to operate their machinery both day and night.

During the month of July permits were issued for 53 residences, aggregating \$230,200, and a 12-room school to cost \$110,000. The total figures for the month were \$408,280, as against \$333,743 for the corresponding month last year.

Customs receipts for July were well over three times the amount of the figures for the same period of 1911, and totalled \$94,638; the figures for July, 1911, were \$29,214. Clearing house returns were \$5,575,012, an increase of \$1,376,390 over the corresponding month last year.

A trainload of Moose Jaw wholesalers, agents, and newspaper men last week made a "get acquainted" visit to the towns on the new C.P.R. line south of the city.

The rural municipality of Moose Jaw is taking full advantage of the taxing power conferred on it by the Rural Municipalities Act, and, as a result, expect to collect from the owners of sub-divisions about \$25,000.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000

barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,-402. This had increased by 1911 to \$27,-770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

Are you working your way through college?

❑ Would you like to win a college course?

❑ The Busy Man's Canada offers a splendid money-making proposition to self-supporting students.

❑ It is specially adapted for working during vacation.

❑ Many high-school boys have secured the funds for a college education by working spare time.

❑ If you are dependent upon your own resources for a college education, or desire to help out the folks at home, we can solve your problem for you.

❑ Sit right down to-day and mail a letter asking for particulars to the manager of

THE BUSY MAN'S CANADA
79 Adelaide Street East
TORONTO

Moose Jaw, Sask.—Continued

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.



In order to succeed in life, men must be practical,—they must know the measure

of their powers, and use them with moderation and ability.—Goethe.

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H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Ottawa, Ont.

The proposed merger between the Ottawa Light, Heat and Power Company and the Ottawa Electric Company has been declared off. The franchise of the latter runs out in ten years, and this was one of the big stumbling blocks. Ottawa Power is a holding company for the Ottawa Gas Company and the Ottawa Electric.

The Board of Trade at Ottawa believes in publicity first, last and always. A committee of local merchants suggested the abolition of the department, and asked the co-operation of the Board of Trade, with the result that a resolution strongly supporting the retention of the department was passed.

Although the charter of the Ottawa and St. Lawrence Electric Railway has been lying idle for over a year, it is said to be likely that the project will go ahead much more quickly now, as a new company has been formed and negotiations are practically completed whereby it will take over the charter and pay to the old company \$500,000 in stock for it. Ottawa will be the central point of the new line, and from there it will reach the St. Lawrence at Morrisburg, going east along the river bank to the Ontario-Quebec border line, where it will connect with the Montreal Street Railway.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various

kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill products, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people, and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	812,000.00
Gross assessment, 1910.....	86,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00



When as we advance in life we feel that we have done something towards expanding our views and improving our taste, we find in this some compensation for our loss of strength and energy.—Goethe.

Arthur LeB. Weeks

ARCHITECT

Canada Life Building

Ottawa

Port Arthur, Ont.

The Barnett-McQueen Company, of Minneapolis, has been successful in its tender for the construction of the new Government elevator which is to be built on the Port Arthur side of the two rivers, with a capacity of 3,500,000 bushels. The amount involved in the tender is \$1,179,503, and the structure is to be completed by September 20, 1913.

Permission has been granted by the Legislature to consolidate \$1,885,000 worth of bonds for the city.

The fact that the electric power and lighting plant is municipally owned has brought about a reduction in the charges for this service, and as a result, the cost to the consumer is probably lower than at any other point in the Dominion. A campaign is being prosecuted for the purpose of interesting some more prominent manufacturers in the development of Port Arthur.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are

just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts; Hamilton, G. V. Pierce.

Col. S. W. Ray is Mayor; W. J. Gurney, City Treasurer; T. F. Milne, City Clerk; President Board of Trade, F. S. Wiley; Industrial Commissioner, N. G. Neill.

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15 Large Sample Rooms

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16

The West Shows the East

(From the St. Thomas Journal)

A small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Port Mann, B.C.

Col. A. D. Davidson, land agent for the Canadian Northern Railway, stated in an address before the Port Mann Board of Trade that Port Mann will be the only shipping terminal of the road on the Pacific coast.

Grain elevators will be erected capable of handling the output and will be completed by the time the road is in running order. He urged the Board to pay particular attention to colonizing the farming country back of Port Mann, a recent trip having convinced him that this is one of the best agricultural districts in Canada. Reverting to the grain situation, he pointed out that had it not been for climatic conditions, last year's crop could not have been handled before this year's was ready for transportation. In order to meet these demands, provision would be made at Port Mann to handle grain on an enormous scale, as the crop increases from ten to fifteen per cent. yearly.

Following the meeting, the party made selection of a site for the depot, and inspected the location of the car shops and roundhouses on Sections 3 and 10, in all about four hundred acres.

At a meeting of residents, property owners and tradesmen of Port Mann, held in the Port Mann Hotel, was organized the Port Mann Board of Trade, twenty-two joining the organization at its initial meeting.

Lord P. Manley was elected president, Chas. F. Miller vice-president, and Chas. A. McCallum secretary-treasurer. The executive committee selected consists of Messrs. T. B. Hooper, Luding Pillath, D. A. M. Rae, N. R. Dingman and J. Hunter.

Harry J. Page PORT MANN SPECIALIST

Will on application send you FREE of cost descriptive circulars, maps, plans, and a lot of reliable information about the coming Railway and Industrial

CITY OF PORT MANN

The Pacific Coast Terminus of the Canadian Northern Railway, where Trans-Continental Rails and Ocean Boats meet.

HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

After the officers were elected and the meeting organized, a number of important business matters were brought up for discussion.

The most important was the early installation of an electric light system and the immediate means for fire protection.

Men have been put in the field by the Vancouver Power Company with the view of getting a pole line into Port Mann for the transmission of power to this city.

Mr. Purvis, of the B.C. Electric Company, says that steps are being taken on a survey for an interurban line into city.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

It is now definitely stated that the Carnegie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Regina, Sask.

Real estate has not taken its expected slump since the disastrous cyclone. Not a lot in the city is offered for sale at a dollar less than it would have brought before the disaster. Not a family is known to have announced its intention of leaving the city, nor has one left. Instead workmen and others are piling in from all sides. Arriving trains bring with them as many as thirty, who have been carried in baggage cars.

The greatest problem of the civic authorities is the rebuilding of the city as fast as possible. Money will be no object. Thousands of carpenters, plasterers, plumbers and other workmen have been brought in from outside.

"In my opinion, Regina one year from to-day will be bigger than ever." This statement was made by Mr. William McBain, land purchasing agent for the C.N.R., on his return from a six months' trip through the West.

"No one who has known the pioneers who built up the West and the conditions

they mastered will predict the death of Regina as the result of one disaster. The Western spirit is there and will show.

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in opera-

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Money warrants business.
Business creates values.
Regina values will increase
while West grows.
West will grow for 20 years.
Buy in the West.
We'll tell you where.
(The Active Picket People)

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REGINA

The Capital, Financial
Educational, Commercial
and Railway Centre of the Province of Saskatchewan

¶ A city of large commercial buildings, big warehouses, beautiful homes, splendid parks, paved streets, and supplied with an abundance of pure spring water, situated in the heart of the finest dry farming district in the world.

¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

ANDERSON, LUNNEY & CO.

REGINA, SASKATCHEWAN

Appraisers, Valuers, Real Estate, Western Bonds and Mortgages

Regina—Continued

tion shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.

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Now is the time to select yours. I have some fine sections close to good towns. Improved land \$20 acre up. Prairie land \$13 acre up. In any quantity, on easy payments.

A. B. WADDELL

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**REGINA
CITY PROPERTY**

THE FLOOD LAND CO.
REGINA, CANADA

Maps and Quotations Free

Agriculture is the safeguard not only of national wealth, but of national character.
—James J. Hill.



Here's to those who talk about us unkindly. May they always find subjects half as good.—Catherine Frances Cavanaugh.



Commonplace people have good memories. They never forget the good they do; the wrongs that are done them; nor the faults of their friends. Memory means misery, but heaven lies in faith, hope and love; and love looks to the east, with a finger to her lips.—Elbert Hubbard.



I earnestly advise you not to waste an hour in the society of men whose tastes and concerns have nothing in common with your own. There is not only little to be gained by such liaisons, but they may at any time become sources of annoyance, and in the long run will prove worse than unprofitable.—Goethe.

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**REGINA
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PREMIER PLACE just between G.T.R. and C.N.R. yards and shops, on two-mile radius from Regina Post Office. Lots \$5 to \$16 per front foot. Plans and particulars for a postal.

Hotchkiss & Kennedy
REGINA, SASKATCHEWAN

Sault Ste. Marie, Ont.

The London papers recently announced the sale of \$30,000,000 of the bonds of the Algoma Steel Company to furnish additional capital for extensions to plants and to effect a consolidation, under the name of Algoma Steel Corporation, of the present subsidiary companies, which consist of The Lake Superior Iron and Steel Company, The Algoma Steel Company, The Fibron Limestone Company and The Cannelton Coal and Coke Company.

The present output of the Steel Company is as follows: Rail Mill, 400,000 tons of steel rails per year; Merchant Mill, 80,000 tons of steel products per year; Blast Furnaces, 210,000 tons of pig iron per year; Open Hearth Plant, 435,000 tons of steel per year; Coke Ovens consuming 505,000 tons of coal per year; Helen Mine produces 200,000 tons of iron ore per year; Magpie Mine, 400,000 tons of iron ore per year; Cannelton Coal Mine, 600,000 tons of coal per year; Fibron Limestone Quarry, 215,000 tons of limestone per year; Total Power Development, 45,800 horse power.

The company at the present time, as will be noted from the figures above, produces all of its own raw material and has facilities for handling and manufacturing this raw material in the most efficient and economical way. The plants are modern in every respect and the extensions now under consideration will make it one of the most complete steel plants on the American Continent. On Thursday, July 4, the last rail was laid on the Algoma Central connecting Sault Ste. Marie with the C.P.R. at Hearst. This gives to the Sault a direct western outlet and saves about 200 miles over the old route via Sudbury. The balance of the line, for which the contract amounting to \$3,000,000 has been let to the transcontinental, which line also crosses the C.N.R., is now graded and ready for the laying of the rail. The completion of this portion of the line, which will be in 1914, will give to the Sault direct western connection with three transcontinental lines.

The plans for a dry-dock have been accepted by the Canadian Government and the Chief Engineer of the Department of Public Works has reported favorably on the application. The dock will cost \$1,250,000 and the subsidy will be paid on that basis under the terms of the Federal Subsidy Act.

The Algoma Central and Hudson Bay Railway have now under construction a new station which will cost \$100,000.

The Lake Superior Paper Company, which purchased the pulp mill of the Lake Superior Corporation some two years ago, has now completed their new mills, with a capacity of 225 tons of paper per day. This plant is financed by British capital that was interested by President H. E. Talbott and is without question the most modern and best equipped news print mill in America. The plant employs a large number of high-priced men and is of enormous benefit to the city.

The present population, as shown by the Directory census just taken, is 18,422; Sault Ste. Marie, 14,355; Steelton, 4,067.

There is one point to be noted in writing up statistics of the population of Sault Ste. Marie and that is the unfortunate division of the town into Sault Ste. Marie proper and the suburb called Steelton. This leads to a great many contradictory statements as to the city's growth from time to time. Steelton and Sault Ste. Marie are practically one city, the only division being an imaginary line similar to the lines dividing wards in a city, consequently the population of the city of Sault Ste. Marie should always include the population of the town of Steelton.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

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Toronto, Ont.

A union station for the Canadian Pacific and Canadian Northern railways at North Toronto; a four - track joint line across the city, extending for a mile east of Leaside; four new bridges stretched across the Don and the Don ravines. Such is the programme of the two railways suggested by Mr. J. W. Leonard, of the Canadian Pacific Executive.

Mr. Leonard stated recently that the C.P.R. has decided to double-track its present line from Yonge Street through Leaside, Donlands, Wexford, Agincourt and Brown's Corners, and that the new lake front line will branch off from the latter point. New steel viaducts are planned for the Main Don, the West Don, the Belt Line and Reservoir ravines.

Mr. Leonard's statement that the C.P.R. and C.N.R. will have a joint line from the city through Leaside, is taken to mean that the two roads will erect a union station at North Toronto. The C.N.R. will separate from the joint line near West Don, while the C.P.R. lake front line will branch off at Brown's Corners.

The new C.N.R. route map, approved by the Minister of Railways, indicates, however, that this new road will run from the present C.P.R. line east of Yonge street to Eglinton Avenue, and thence south, connecting with the C.N.R. Sudbury line. It is also understood that the C.P.R. yards at Leaside Junction will be considerably enlarged.

Engineers have been trying to improve grades and shorten the mileage of the C.P.R. line to the east, but have reported in favor of the retention of the present line, which will be double-tracked.

Toronto's new union station will be located

on Front street, between Bay and York streets. It is expected to be one of the finest on the continent. It will have a frontage of 800 feet, and a depth, including trackage, of 530 feet, giving a total area of 424,000 square feet, or between nine and ten acres. There will be ten through passenger tracks, six passenger platforms, and six baggage platforms. There will be accommodation in the yards for 300 cars, or nearly double the present capacity, while the baggage accommodation will be 74,000 square feet, or five times the present facilities.

The estimated cost of the new station building is \$2,500,000; the cost of alterations to existing buildings, \$50,000; and the cost of excavation, track ballasting, filling, concrete-paving, steel work, etc., \$7,450,000; or a total estimated cost, including grade separation and viaducts, of \$10,000,000.

Fourteen months ago thirty acres of land on the north side of the Kingston road, near the old golf grounds, was purchased for \$20,000. The same property has now changed hands again for just double that amount.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

"The whole market is now on a substantial footing. City house and central property is adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

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Confederation Life Building, Toronto, Ont.

Toronto—Continued

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,-611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is G. R. Geary; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, C. H. Rust; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley.



I look for the day when education will be like the landscape, free for all.—Elbert Hubbard.

Why Western Towns Grow

From the Orillia News-Letter

What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.



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Vancouver, B.C.

A staff writer of the *Toronto World* recently wrote to his paper as follows: It will be six years in October next since I was here before and I would scarcely believe my eyes when I saw how Vancouver had grown—four times as large as at that time.

It would pay Toronto to send the whole bunch of the council, controllers and aldermen, to see how this city is being run. They don't wait for the population to go out, before they build streets and sewers. Miles of streets in all directions are being paved, and sewers and electric light going in at the same time. One small municipality of 11,000 acres in extent, that is, equal to eleven of our mile and a quarter square blocks of land in York County, has spent \$2,500,000 on the streets alone, to say nothing of sewers and electric light, and are going to spend another \$1,500,000 this coming year. Not only the council but the business men—yes, and the citizens also—have got "big eyes" and are building for the future, and building so as to give all or as many as possible of the necessary comforts of life to their rapidly increasing citizens, as fast as they spread outside the limits.

In July the customs receipts of the Dominion were \$9,715,708. Of this \$810,184, or one-twelfth of the whole, was paid at the port of Vancouver. During the past one-third of the fiscal year the Dominion collected \$36,250,000, of which \$3,065,000, or more than one-twelfth, was paid at this port.

Five years ago the Canadian customs revenue was \$40,286,000, or only four millions more than was collected in the last four months on the same scale of duties. But five years ago Vancouver paid \$1,622,000 in the whole year, which is what she now pays on the same scale of duties in two months. Instead of contributing one-twelfth part of the Canadian customs revenue, Vancouver then paid one twenty-second part.

"Nothing has been decided about the location of the Vancouver terminals of the Canadian Northern. We are awaiting the decision of the city in regard to the False Creek property. Once that is settled we will decide in what manner we will enter the city. It may be by tunnel, the same system as we have adopted in Montreal, or it may be overland. We will decide as soon as we know where the terminal is to be." This was the

statement made by Sir Donald Mann, who was here recently.

"One thing you can take from me," he continued, "and that is, that we intend to have an independent entrance into Vancouver. There is nothing in the talk that we will come in over the Great Northern tracks. That would not be in keeping with the dignity of a great Canadian transcontinental system. They may secure running rights in over our tracks, but not vice versa.

"We intend to build a fine station and yards here. As to a big hotel, I cannot say just yet."

The Dominion Government will order a complete survey of the port of Vancouver, with a view of laying out a big dock and harbor scheme. An appropriation of \$500,000 was made for this work in the estimates, and ultimately several millions will be spent.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, ———; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., ———; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D.

Vancouver—Continued

McGowen; Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C.

Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

**HONOR, EDUCATION AND LAWYERS**

From the fact that more than twenty-five per cent. of college graduates go into law, it will be evident to every one that this must cause a tremendous overcrowding of that profession.

A reputable lawyer has stated to me that, in his opinion, the average yearly income of country lawyers is not over six hundred dollars, and of city lawyers one thousand two hundred dollars. This would be an objectionable state of things, even if honor and education always went together; but, unfortunately, educated men are quite as likely to use their education for evil purposes as those who are uneducated, and this is particularly true of lawyers and public speakers.

It is only necessary to go into our courts of justice almost any day in the week in order to see how lawyers use the education they have received to assist them in defeating the ends of justice and in robbing people of their rights and money. In like manner a well-educated speaker is often able to overthrow the arguments and thwart all the efforts of a less brilliant man who is advocating a noble cause. If a little knowledge is a dangerous thing, how much worse is a great deal of knowledge in unscrupulous hands!

I fail to see, therefore, why the people who support colleges should feel that they are doing any good by furnishing the facilities for producing so many lawyers. For myself, I should as soon think of putting money into a scheme for spreading smallpox as into any institution for turning out lawyers. Even the educators, some of them, have begun to wake up to the suspicion that they have been making a big mistake somewhere, and I have seen it admitted in some of their public addresses that it has been a great waste of college work to produce such a quantity of lawyers and doctors for whom there is no demand or necessity.—By R. T. Crane.

Victoria, B.C.

The highest building in Victoria, B.C., will be erected this year for R. D. Rorison, of Vancouver. The building, which will be twelve stories high and have a frontage of one hundred feet, will be erected opposite the legislature buildings, looking out towards the harbor, to be constructed of concrete and terra cotta.

At the second annual meeting of the Victoria Stock Exchange the following officers were elected for the ensuing year, viz.: President, N. B. Gresley; Vice-President, C. M. Lamb; Hon. Secretary, C. F. de Salis; Hon. Treasurer, R. B. Punnett; Executive, F. W. Stevenson, P. Oldham and B. J. Perry.

The assessment of Victoria for the current year is \$88,610,620, being \$71,635,710 on land, and \$16,974,910 on improvements. Last year the figures were \$60,007,985, being \$46,516,205 on land and \$13,491,720 on improvements. Victoria does not tax improvements, but continues to assess them to increase the city's borrowing power.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H.

Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.



Solitude is essential to the production of any really important work.—Goethe.

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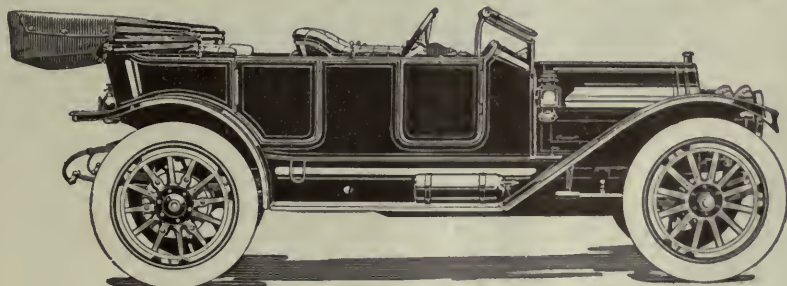
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A city of great business enterprise—one hundred million dollars
in one week's bank clearings.

A city of unexcelled educational facilities.

A city of unparalleled beauty.

The business man's model city and community.

The manufacturer's goal on the Pacific.

The outlet to the Panama Canal.

The shipbuilding city of Western Canada.

The city with a present and a future.

The residence city without an equal anywhere.

Best climate — Best living — Best people

No extremes of heat or cold—Most sunshine

Least fog—Annual rainfall 25 to 28 inches.

Victoria leads the procession of cities in North America.

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Weyburn, Sask.

The last day of July saw the execution of an agreement between the Town Corporation of Weyburn and the Grand Trunk Pacific Railway Company, for the entry of that system into the town. All preliminary details in connection with the construction contract are complete, and the town has the assurance of the officials of the company that steel will be laid and the road from Regina via Talmage in operation within the next three months.

Official statistics pertaining to the progress of the town reveal a healthy condition of affairs, and indicate in a decisive manner the development that is taking place.

During the month of July, building permits were issued amounting in value to \$314,300, bringing the total permits issued for the present year to \$650,400. The building by-law calling for the issue of permits went into force after the year was well advanced, and, in consequence, there are at the present moment a number of buildings in course of erection for which permits have not been granted. It is estimated by the engineer's department that these will account for an additional \$300,000, bringing the value of buildings in progress and completed this year to almost a million dollars.

The early demand for artisans and laborers in Weyburn is becoming more pronounced as the season advances, inquiries at the Board of Trade for carpenters and bricklayers being especially numerous. Among the larger buildings now approaching completion are several important store buildings in the business section, besides the new post office, municipal hospital, telephone exchange and collegiate institute. Despite the fact that upwards of 150 dwelling-houses were erected in Weyburn last year, it is now practically impossible for newcomers to secure desirable accommodations. It is estimated that the total of the building permits issued before the return of winter will stand well above the million dollar mark, the extent of Weyburn's building operations being limited chiefly according to the labor supply.

It appears that the G.T.P. line from Cedoux through Weyburn to the International boundary is now assured, according to recent statements of railway officials in interviews with prominent citizens. Special interest is

excited by the announcement of the intention of the company to run their lines across the Soo Line on the west side of the town, the plan being to locate the new station on the south side, so it is stated. The news of the Railway Commission's approval of the G.T.P. programme has been a source of keen satisfaction locally, and has attracted widespread enquiry among outside investors, who make it a point to keep in touch with development features in this section of the West. Superintendent Scully of the C.P.R. Moose Jaw division states that railway development now under way should mean a tremendous uplift to values in this part of the province, and especially in Weyburn.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, J. McVicar; Bank of Montreal, R. S. Whateley; Home Bank, J. K. Hislop; Royal Bank, R. Frazee.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys a special freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. A. Cooke; Mayor, John McTaggart; Clerk, J. D. Murray; Postmaster, H. McGowan.

1910 assessment, \$1,455,454; 1911 assessment, \$1,780,875; 1912, \$6,000,000.

Winnipeg, Man.

Winnipeg led all Canadian cities in the volume of building permits issued in July—eclipsing Toronto by an even larger margin than the \$1,000,000 accountable to permit issued for new law court buildings.

Although big deals in Winnipeg inside property have not been numerous in the last week or two, some important transactions have been recorded. The demand for residential building lots is steady, and prices generally are reported firm. New houses are being built on most of the streets of the city. The demand for real estate for home-building purposes is indicated by the estimate that about 4,000 houses will have been erected this year before the building season is over. Permits total to date about \$16,500,000 this year.

What is said to be the largest real estate deal in the city this year was put through recently, when John Baird, proprietor of the Seymour Hotel, sold about 35 acres of the old Seymour House Farm for an amount reported slightly in excess of \$420,000. The property lies between Notre Dame and Wellington Avenues, and described as parish lots 55 and 56 St. James.

The Pine Ridge Golf Club, recently organized, has purchased 160 acres of land two miles northeast of the links of the Winnipeg Golf Club, and a club house will be erected on the highest point of the property early next spring.

The Great West Permanent Loan Company has let a contract to the Carter-Halls-Aldinger Company for the construction of a large office building, to cost in the neighborhood of \$300,000. The new building will be situated on Main Street South, on the west side, between the present offices of the Canadian Bank of Commerce and the Alloway & Chamption building.

Among the by-laws to be submitted to the ratepayers of Winnipeg shortly, is one for a new exhibition site in Kildonan for \$500,000. The Council is undecided as to whether to improve the present site or purchase a new one.

Recent visitors to Winnipeg were Messrs. E. P. Clement, K.C., president of the Mutual Life of Canada, and George Wegenast, general manager of the company. Over eight million dollars has been loaned by the

company in the Prairie Provinces, including the confidence felt by the company's conservative directorate. While the company has made substantial debenture investments, loans are made chiefly on farm lands. The experience of the company in the West has been most satisfactory, and millions of dollars will be put into the farm lands of the provinces by the company in years to come. Mr. Clement and Mr. Wegenast will personally inspect the properties in Western Canada on which loans have been made. They will again be in Winnipeg on their return from the Coast next month.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

The business tax assessment shows an increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6 $\frac{2}{3}$ per cent. of annual rental, will this year yield the city \$307,952.

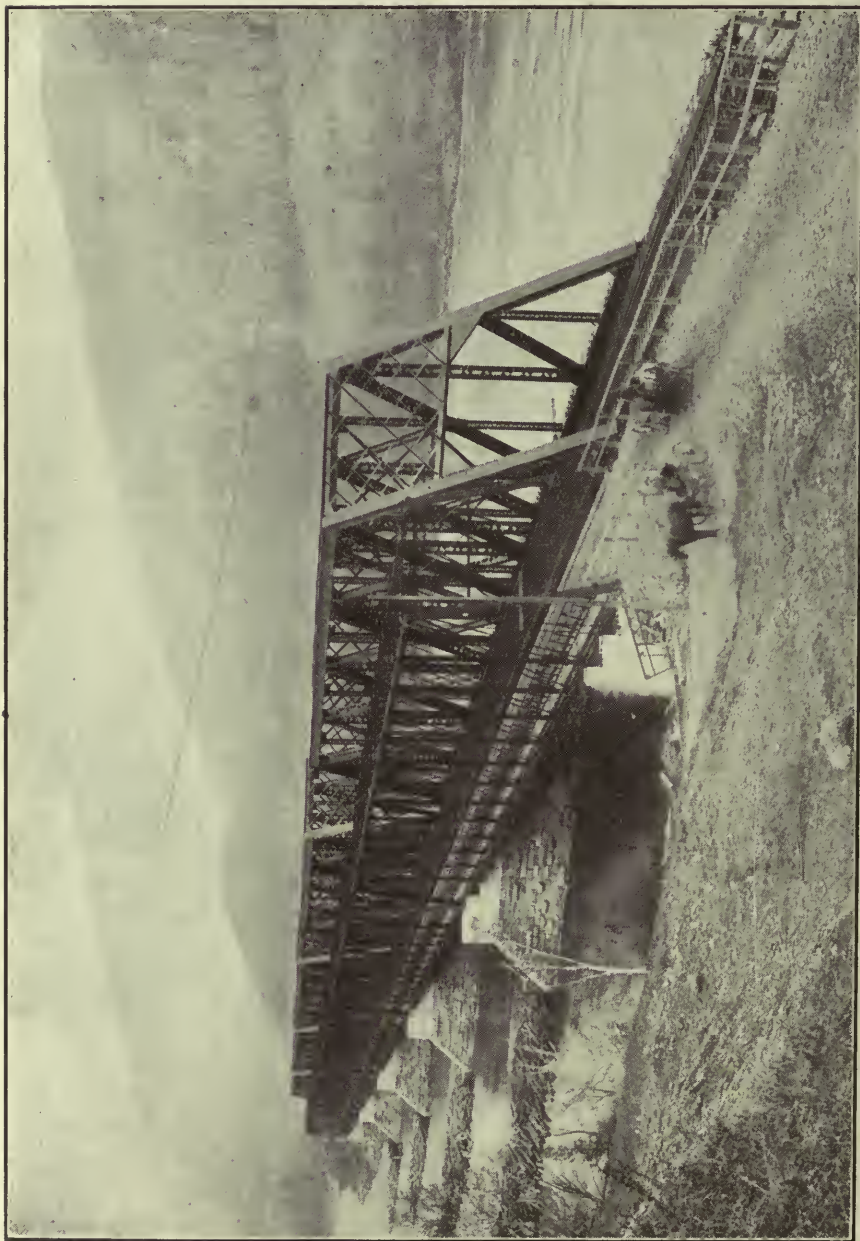
Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons; E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk;



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INTERPROVINCIAL PASSENGER BRIDGE

This great structure across the Restigouche River at Matapedia, which is a railway as well as a vehicular and passenger bridge, uniting the Provinces of New Brunswick and Quebec, has been built by the Dominion, the New Brunswick and the Quebec Governments.



THE BUSY MAN'S CANADA

THE NATIONAL MAGAZINE OF PROGRESS AND DEVELOPMENT

Vol. III

Toronto, December, 1912

No. 4

Topics of To-day

FREE TRADE WITH GREAT BRITAIN

Free Trade with the Mother Country has often been vaguely spoken of as a desirable step for Canada to take. Generally, even those who have favored such a departure have regarded it as one which would entail a serious sacrifice of Canada's own interests. The writer of the following article in the British Columbia Magazine develops the contention that such a policy would not only not involve a sacrifice to Canadian trade, but that it would bring important commercial and other advantages for the Dominion in its train. In the course of his argument, it will be noticed, the writer makes several new points in favor of the policy he advocates, and the article on that account calls for the attention of all who are interested in the trade of Canada.



BY "JUSTUS."

THE necessity for a revision, in one way or another, of our fiscal system, has been present to the minds of Canadian public men of both parties for some time past. With the great expansion of agriculture and industry that has been going on throughout the Dominion in recent years, new questions relating to our Tariff Policy have come to the front, and old questions are beginning to be seen in a new light. Scarcely a day passes without the problem being publicly discussed, in one form

or another: *How, in our relation towards external trade, shall we best promote the interest of Canada, on lines tending towards her real prosperity and strength?* As usual at such a period, each political party in the Dominion has its own nostrum. But, in the opinion of the writer, the true answer to the question just propounded is not to be found in Imperial Preference as generally understood; neither is it the scheme, so strongly agitated last year, of Reciprocity with the United States. *A policy that would*

be more fruitful of good for Canada than either of these is that of absolute, unrestricted Free Trade with Great Britain.

A Business Proposition

Let it be at once understood that this policy is here put forward, and probably can best be advanced or defended, as a business proposition pure and simple.

There are, without doubt, potent reasons of a sentimental character why Canada should abolish her Protective tariffs against imports from Great Britain. In the first place, the ardent Imperialist in Canada will consider this a desirable step, as calculated greatly to strengthen the bond between our Dominion and the Motherland. On the top of this, there is the old and very human argument that "one good turn deserves another"; that, as Britain has not, for over sixty years, exacted a single cent of Protective payment on Canadian products entering her markets (unless we ought so to describe the shilling-a-quarter duty on wheat in 1902-3) we should, even at this late hour, return the compliment by taking our Protective duties off British goods.

To many Canadians these reasons will make a strong appeal. But it would be a mistake to assume that the case for Free Trade between Canada and Great Britain really rests upon an appeal of this kind. Indeed, it may easily be imagined that an appeal on these lines would do more harm than good to the cause which it ostensibly supported, by tending to obscure the strictly material benefits which the business interests of Canada would derive from the change indicated.

Lower the Cost of Living

First among these benefits may be put that of a lowering of the cost of living; and anyone having a knowledge of the conditions of life in our Canadian cities recognizes how urgently this is needed. Wages are admittedly high, compared with what obtains in most other countries;

the chief factor in bringing about this state of things being that Canada is a new country containing, probably, a larger amount of natural wealth per head of the population than any other country on the face of the globe.

But the amount of the wage in Canada is to some extent illusory, especially to a newcomer from a country where goods are sold at their natural price.

The value of a wage is determined, not so much by its denomination in dollars, as by the quantity of useful goods which it will purchase; and many of the commodities which a workingman, and especially a workingman with a home and family, is always finding it necessary to buy, are made artificially dear by our system of high Protection.

Free Trade with England would establish the English price, or something near it, for a large number of these articles, particularly articles of wearing apparel and articles for use in the home; and, as the English price for many of these things is considerably lower than the present Canadian price, the cost of living would thus be reduced. *In other words, the standard of living would be improved, and the improvement would be greatest in those cases where a large family has to be maintained out of the earnings of a single bread-winner. Let this fact sink well into the minds of those reformers who are to-day calling for a more healthy family life in Canada.*

Where Protection Doesn't Protect

A serious circumstance is that, although Protection is supposed to be for the benefit of trade, the large majority of those who are promoting the trade of Canada derive no advantage whatever from the Protection levied against English goods. England is not an exporter of grain or fruit or lumber; therefore the producers of these commodities in Canada, who form the backbone of industry in this land, have no Protection to assist them, so far as trade with England is

concerned. All the same, they are penalized by the higher prices of things which they buy, and which England is in a position to send to us, but which she cannot send to us at her own low prices owing to the tariffs set up by our government against her.

Under this arrangement the farmer and the other classes mentioned simply "Pay, pay, pay," the higher prices without getting any tariff benefit for themselves. Free Trade with England would go a long way towards removing the complaint which our farmers have been insistently making, that our present system tends to produce, at their expense, artificially-inflated profits for the Canadian manufacturer.

It may be answered that this system ought to be maintained, because it enables the Canadian manufacturer to pay his workpeople higher wages than he otherwise would. Leaving for the moment the question whether that is so or not, let us see what the argument implies. Every day our political rulers are asking for more people to go on the land, or to develop in some way the vast natural resources which Canada possesses. For these purposes there is admittedly a scarcity of labor, and the progress of Canada is retarded in consequence.

What happens? The city manufacturer, requiring labor for his factory or workshop, is a competitor against the land for such workers as are available. In these circumstances, the laborer, of course, should be allowed to choose for himself the occupation he prefers, and the laws of the country should hold the balance even as between the two interests. Here, however, Protection steps in, and its reasoning is somewhat in this wise: "The land offers a rich reward to the laborer—a better reward than the manufacturer could offer him if he had to compete in the market on level terms with his English rival. Therefore the manufacturer must be aided by a tariff,

to enable him to tempt the worker away from the land and into the factory. This tariff will produce higher prices for the manufactured goods, and these prices must be paid by those who, in spite of inducements to the contrary, have insisted on going upon the land and developing the country."

Free Trade a Corrective

That is the process that is at work in Canada to-day—a pernicious process, for which Free Trade with England would be a wholesome corrective. The finished goods of the manufacturer are virtually, in many cases, the raw material for the trade of the agriculturist and the miner, and the more heavily these goods are taxed the greater is the handicap on those industries.

It must not be supposed, however, that all the manufacturing trades carried on in Canada could be transferred to Great Britain, even if anyone wanted to bring about such a result. Most of the manufacturing now done in Western Canada, at least, is of a kind that must inevitably be done by the man on the spot—work that is more or less of an emergency character. Manufacturers engaged in work of this sort cannot possibly be injured by outside competition—certainly not by competitors in a country several thousands of miles away.

All the same, Free Trade with England would undoubtedly bring us more manufactured goods from that country. These goods would be absorbed, in part, by the additional demand stimulated by greater cheapness, and by the fact that an improved standard of living among the poorer working people in Canada would produce a more ready sale for certain articles.

Britain Versus United States

To some extent, also, it must be admitted, this importation might tend, though perhaps as a purely temporary matter, to check the growth of certain

manufacturing interests in Eastern Canada, interests which have latterly shown a disposition to organize themselves after the manner of the big trusts in the United States. *But the greatest displacement that would be witnessed would be in the ground which would be gained by the British manufacturer in Canada, at the expense of the United States manufacturer.*

Canada need have no regrets on this score. Last year she sold \$151,853,413 worth, or nearly one-half of her total exports, to the United Kingdom, while she bought from that country \$116,907,022 worth, or about one-fifth of her total imports. Compare these figures with the following, also for the last fiscal year: Canadian exports to U.S.A. \$120,534,634 Canadian imports from

U.S.A..... 356,354,478

When we are buyers, we buy from Great Britain one-fifth of what we want; whereas, when we go into the market as sellers, Great Britain is, in the words of Sir Richard McBride, "our best customer," taking one-half of what we have to sell.

Perhaps there is something in the contention that British manufacturers have not studied Canadian requirements as they ought—and it has been good to see a change latterly in this respect—but the fact remains that, in spite of our preference, we took \$22,367,039 in customs duties on the \$116,907,022 worth of British goods sent to us last year, or about 19 per cent., while on \$356,354,478 imports from the United States we only exacted \$49,177,584, or less than 14 per cent.

Looking at the reverse side of the picture, it would appear that the reason why we do such a large export trade with Great Britain is that her markets are entirely open to us, while the Protective system of the United States is an ingenious device which keeps out as much Canadian produce as possible.

The figures given above may be supplemented by the statement made by

Mr. Borden in one of the Reciprocity debates in the House of Commons last year, to the effect that, "in the past six years Great Britain had bought \$300,000,000 worth more from Canada than we had bought from her, and Canada had purchased over \$500,000,000 worth more from the United States than it had sold to that country.

It would do Canada no harm to make these two accounts more even, especially as England is a large buyer and potentially a larger buyer than at present, of the goods which Canada has to sell, whereas the United States grows more than enough for herself of these products, and competes against Canada for the business which both countries are seeking in the British market. Canada today is in a position to increase her importation of British goods, which she would pay for with Canadian wheat and other products, instead of importing American goods, which she now purchases without a corresponding trade return.

We are all expecting a big increase in our oversea trade, especially our oversea trade with Europe, within the next few years, and our Western ports—Vancouver, Victoria, New Westminster, Prince Rupert and others—are wisely making great preparations to meet the expected demands of a big shipping industry. No doubt a large number of ships will come, and no doubt a great proportion of them will be from Great Britain, since that country owns nearly as many vessels as all the other nations of the world put together.

Ships that Bring and Take Away

And everybody on the coast can tell you what these ships are coming for. They are coming here, it is said, to take away our exports of grain, fruit, canned goods, lumber, minerals, pulp, paper, and other commodities, of which our Western Provinces can produce an al-



INDIAN DANCE AFTER A WEDDING AT PORT MATACHEWAN,
NORTHERN ONTARIO



NEW SETTLERS' CAMP IN EDMONTON DISTRICT

most unlimited quantity. But nobody ever explains what these ships are going to bring us.

The Protectionist ideal is, of course, that these ships—those from England at least—should come here empty and go away full; since, while we are anxious to send our products all over the world, we do not want to import anything that is manufactured. Such goods, the Protectionist points out, ought always to be made in our own Dominion, and, if possible in our own particular town or city, thus “keeping the money in the country.” Like other ideals, however, this one does not seem to be easily attainable.

If the ships are to be condemned to come here empty, there is at least a danger that some of them may not come at all; while those which do come will certainly charge a higher freight for making the double journey with a single cargo, once more penalizing the Canadian exporter.

A Complete Commercial Circuit

Abolish the tariff barrier now set up against English goods, however, and a complete commercial circuit is established. The ship comes here with a cargo of English manufactures, such as our consumers want. These are unloaded and stored by merchants at our ports, which, if they rise to their opportunities, will ere long become the headquarters of a vast distributing trade. Our port also becomes the channel through which an enormously increased export trade is done with the outer world, and the handling of both imports and exports becomes in time as mighty an industry in Vancouver and her sister cities as it is with Liverpool or Bristol to-day.

But such a mighty industry cannot be built up on exports alone, and it is a false ideal which represents this as the goal of our commercial policy.

Incidentally, the fact of our becoming greater exporters of foodstuffs would, by building up this trade on a much

larger scale, make for higher efficiency in matters relating to our own food supply. It is hardly to the credit of our leading cities, for example, that the milk and other perishable goods sold there for popular consumption should be so often under suspicion. Better organization here is wanted, and could best be promoted by the stimulus of an increased demand. This process would ensure a continuous supply, in our coast cities, of home-grown farm produce, which is at present imported from over the border, and those cities would then have, as they ought to have, the best food in the world, grown in Western Canada on some of the best land in the world, and by the world's best workers.

The possibility of building up a big distributing trade has been mentioned; and this is, indeed, from the business point of view, the most attractive of the advantages of Free Trade with England. For there is no reason whatever why such trade should be confined to our own Dominion. Under such a system we should have, in the principal cities of Canada, large wholesale houses, carrying heavy stocks of British-made goods, in great variety, and in quality equal to anything of their kind that can be bought anywhere in the world. Coming here without tariff obstacles, they would be saleable to the retailer at bedrock prices; for England's Free Trade organization gives her and her customers the advantage of cheap production.

Certainly these goods would be cheaper in Canada than the corresponding goods would be in the United States, whether of American or British origin. A highly interesting question is: How much cheaper? If the difference in price were greater than the amount of the United States Protective duty—as probably it would be in many cases, since already England does a fairly large export trade in manufactured articles with the States—*then it would pay the American trader to come over and buy these goods at Can-*

adian wholesale houses, and it would pay Canadian houses to send their travellers into the States to sell them. In the matter of cheapness of many commodities which the United States is using in great quantities, Montreal and Halifax would have the advantage over New York and Boston; Toronto would have the advantage over Chicago; Winnipeg over St. Paul, and Vancouver and Victoria over Seattle and Spokane.

It is only reasonable to suppose that trade would flow to the locality of low prices, thus setting up a current of exchange which would carry over the United States border from Canada, not only English goods, but Canadian goods also, in increasing quantities. The agency and intermediate profits from this trade would be reaped by Canada, and the Canadian banks would form its financial basis.

No doubt the Protectionist interests of the United States would do their utmost to manipulate their own tariffs so as to check this trade, but signs are not wanting that the American people are less in love with high Protection than they were formerly, and the anti-Trust feeling would have to be reckoned with in any attempt of this kind.

The question may be asked, even by some who agree with the policy of making our Tariff system more favorable to the Mother Country, whether it would not be wise to put off doing so until we see if England herself will adopt a system of Imperial Preference. It would not. England has her traditional policy of Free Trade, with its open market for Canadian produce, and the working of that policy has been highly advantageous to Canada. It must be remembered, moreover, that England, at three successive general elections, has turned down the apostles of the New Protection; and, in a world of political vicissitudes, few things are more certain than that, if the next election in Great Britain be fought upon definite proposals of Tariff

Reform, they will be turned down again. Nor is Tariff Reform in Great Britain desirable from Canada's point of view. If the Protectionists win in Great Britain, they will be like the Protectionists everywhere else—every man for himself; and, with the agricultural interests powerful in the British Conservative party, the free importation of colonial wheat will be on a very insecure tenure. The best way to get more Canadian wheat into England is for us to accept, without tariffs, the goods which England is prepared to send us in exchange for it.

No Hope in Reciprocity

As for Reciprocity with the United States, those who are looking to such a measure as a way out of their troubles are probably, in any event, doomed to disappointment. The thing itself is unpopular in Canada, and, in some undefined way, it goes against the feeling for Imperial unity which all good Canadians wish to promote. *It would require a treaty, and recent events will have made Canadians—and, for the matter of that, people of every other nation—chary of going into treaties with the United States.*

The superior advantage of Free Trade with England lies in the fact that her trade is very largely complementary to that of Canada, while America's is almost wholly of a competitive character.

To sum up, the principal material advantages to be derived from Free Trade with England are:

1. *That it would lower the cost of living.*
2. *It would tend to remove the grievance of the Canadian farmer, miner, and fruit-grower, that they are now made to pay inflated prices for many articles which they wish to buy.*
3. *It would encourage our people to go into those industries most likely to develop the country.*
4. *It would increase the export of Canada's natural products.*
5. *It would help to save Canada from exploitation by the Trusts.*

6. *It would greatly develop our shipping trade.*

7. *It would build up a big distributing trade in Canada.*

8. *It would increase our exports to the United States, and would help us to do business with that country on terms more advantageous to ourselves than at present.*

It has already been remarked that the policy here outlined is not that of either political party in Canada. There is no reason why it should be made a party

question in this country. But neither is it antagonistic, in principle, to the policy of either party. At the last election in Canada the great anxiety on one side was that commodities should be cheapened and our exports increased; on the other side, the aim was to improve our trade with England and strengthen the Imperial tie. Free Trade with England will do all these things, and the two political parties in Canada would do well to unite in bringing it to pass.



HON. W. S. FIELDING ON A HOLIDAY

The former Minister of Finance, with Mrs. Fielding and Miss Zillah Fielding, yachting on Chester Bay, Nova Scotia.

WILL CANADA'S BACK DOOR BECOME HER FRONT DOOR?

An interesting speculation on the effect the Panama Canal is likely to have on the grain trade of the Dominion. Will the dream of the grain growers be realized?



MANY theories are now being advanced as to the effect of opening the Panama Canal on the movement of grain grown in the prairie provinces. Here is an article by a writer who foresees a revolution in grain transportation:

The Panama Canal means a revolution in the traffic of Canada. It means the turning of Canada's back door into a front door.

What is Canada's greatest handicap in traffic? Halifax and St. John, the winter ports, are from 1,800 to 2,500 miles from the shipping centres of the wheat provinces. Montreal, the furthest inland sea harbor of America, is open only half the year.

What Causes the Glut?

What causes the great glut of freight every autumn in Canada? The rush to get the crop to seaboard before navigation on the lakes and at Montreal closes.

How far are all the year round open ports of the Pacific from the wheat provinces? From 600 to 1,000 miles.

At the present rate of settlement and growth by 1915 the three provinces—Manitoba, Saskatchewan and Alberta—will be producing 350,000,000 bushels of wheat. Last year, with only a moderate crop, there was a clear shortage, a grain blockade that left thousands of bushels of wheat rotting on the prairie, because the railroads had not the rolling stock to rush forward the grain before the close of navigation.

If this is the case when only a tenth of the arable land is occupied, what will happen to the crop to be rushed to sea-

board when all the arable land is farmed? Canada has only three transcontinental railroads. It takes a grain car three times as long to go from the prairie provinces down to Halifax or St. John as it would to go to Prince Rupert or Vancouver.

Which way is Canada to look for relief from a grain blockade? There is the road to Hudson Bay, which would be 400 miles from the prairie provinces as against 2,000 down to St. John and Halifax, but Hudson Bay would afford no more relief than Montreal. Grain shipments would be blocked at the close of navigation. Unless mammoth housing elevator schemes could be financed, with all winter charges, there would be the same waste of wheat rotting on the shelterless prairie

Railway Company's Plans

The Grand Trunk Railroad has openly declared that it plans to ship its quota of Western Canada grain by way of the Pacific Coast and Panama and it has pushed its lines across the Rockies, at the lowest grade of any of the railroads, for the purpose of hauling the prairie freight of seaboard west instead of east. The Canadian Northern has established a port on the Pacific for the same purpose, and spent \$3,600,000 lowering its grades across the Rockies by means of spiral tunnels through Mount Stephen.

What Panama Means to Canada

What does Panama mean to Canada? If Eastern traffic goes by way of the Pacific ports and Panama only for the five winter months of the year, Panama

means that half of the Western Canadian traffic will go to Liverpool by way of the Panama Canal.

But what if distances and rates via Panama were only half and a third distance and rates by Eastern ports? Then Panama would mean that the bulk of Western Canadian export freight would find its way to ports and the Canal.

How about distances? Manitoba, being nearer the head of the lakes, has first chance at available cars. What Manitoba does not grab up on the return trip of grain "empties" Saskatchewan grabs. What Saskatchewan does not grab, Alberta has a chance at, and the result is Alberta has the use of very few cars indeed before the close of navigation, and must pay the rail, not the low lake rate on down to seaboard at St. John.

From Calgary to Fort William, the head of the lakes, is 1,200 miles. From Calgary to the British Columbia coast is 600 miles. From Calgary to Montreal is 2,300 miles—seaboard via the Pacific being nearer the wheat farms of Alberta than seaboard via the Atlantic by a proportion of almost one to four. When navigation closes Alberta wheat cannot go out by way of Montreal, but must go down to St. John another thousand miles, making the proportion in favor of the Pacific route almost one to five. As you go you come to a point where it is equidistant to Victoria and Vancouver and to Montreal; but Victoria and Vancouver still have the advantage of being open all the year round and not being subject to extortionate marine insurance after October.

Only Possible Relief

Last June grain growers from all three provinces met in convention at Calgary to consider how they could ship their wheat to Liverpool by way of Panama. What they asked themselves was, if they could get the same

proportionate rates to Pacific ports as to the Atlantic ports; if they could get an elevator system to save the cost of 5 or 6 cents a bushel sacking; if they could get a conveyor system to avoid the cost of handling, such as they have at Montreal, which reduces the cost of handling to a quarter cent a bushel; if they could get huge grain freighters put on the Pacific, such as the Osler and the Wolverine on the lakes, which take cargoes of 300,000 and 400,000 bushels loaded in a few hours—what would Panama save the Western Canadian farmer in placing his wheat on the Liverpool market? The answer to that question varied all the way from ten cents a bushel, eight cents already having been saved on an experimental shipment over the Tehuantepec route, the most expensive route in the world, owing to double handling, to 25 cents a bushel.

The answer was, of course, pure guesswork. In the first place the rates to Pacific ports are three and four times higher than to Atlantic ports. The rate case is to go before the Railway Commission this year, and what decision is expected one can guess from preparation on the part of the railroads for shipments by way of Panama.

In the second place, there are as yet no elevators at the Pacific ports of Canada. Grain must be sacked. The grain growers of the West advocated three remedies for this: Let the railroads which own the terminals put up elevators; that failing, let the Dominion Government appropriate water front and loan eight or ten millions for elevator systems at Pacific coast ports, as it has done at Montreal.



We are under bonds for the moderate use of every faculty, and he who misuses any of God's gifts may not hope to go unscathed.—Elbert Hubbard.

What is Canada Doing About Panama Canal?

IN October, 1913, navigation between the Atlantic and Pacific Oceans, via the Panama Canal, will be inaugurated by a naval vessel of the United States. This is the anticipation of Colonel Goethals, who hopes also to save \$25,000,000 in the cost of the waterway. The estimated cost of construction was \$400,000,000.

The formal opening of the Canal is to be on January 1st, 1915. European and Asiatic authorities are bestirring themselves in preparation of the event.

The Hon. John Barrett, director-general of the Pan-American Union, has just returned to Washington from a trip abroad, where he has been studying the extent of commercial activity in relation to the Canal. Mr. Barrett, who recently contributed an interesting article to *The Monetary Times* regarding Canada's

relation to the Canal, summarizes his observations as follows:

1. Every important port of Great Britain, France, Germany, Holland, Belgium, Scandinavia, Spain, Italy, and Austria, is being improved to highest degree of efficiency for oversea commerce.

2. Every European shipbuilding yard of recognized standing is busy to its capacity constructing ocean-going merchant vessels. Old-established steamship lines are adding up-to-date vessels to their fleets, and new companies are being formed and ordering ships.

3. European governments are instructing their diplomatic and consular agents to study and report upon every phase of trade opportunity expected to result from the Canal. Their chambers of commerce and their commercial organizations are co-operating



ROYALTY SEEING ROCKIES FROM A COW-CATCHER
The Duke of Connaught's party on the pilot of an engine on their recent Western tour.

along the same lines, and the business schools are educating trained men for the field. Government officials and representative men in private life are showing particular hospitality and courtesies to the visiting representative men of Latin America and all other countries whose trade they want. There banking and investment houses are extending their foreign facilities. Their private business companies of already large established trade and their new companies are sending agents and scouts to Latin America and all parts of the world affected by the Canal to investigate trade possibilities.

4. In Japan three steamship companies are building vessels for the Canal. Japanese banks are considering the opening of branches in Latin America. A score of Japanese manufacturing, exporting and importing houses have numerous agents in Central and South America. One Chinese-owned steamship company is planning to operate a line from Shanghai and Hong Kong to Central and South America. Australia's commercial organizations are sending men to South America to develop trade, while Australia and New Zealand are planning to establish a Canal steamship line of their own. A new line of freight vessels is to run from Calcutta or Bombay to South America. Canada will run two new direct lines, respectively, from Vancouver and Montreal to the corresponding coasts of Latin America.

5. The West or Pacific coast of South America, reaching 5,000 miles south from Panama, is showing great preliminary activity. Chili, Peru and Bolivia are spending \$50,000,000 in opening up their interiors with railways. Chili is building at Valparaiso a new artificial harbor to cost \$15,000,000. Guayaquil, the principal port of Ecuador, and one of the best harbors of the Pacific Ocean, is to be made sanitary at a large expense. Callao, the chief port of Peru, is being improved. On the east coast the ac-

tivity is even greater, for both Argentina and Uruguay will spend nearly \$30,000,000 in port improvements at Buenos Aires and Montevideo, respectively. Brazil is putting in first-class condition every port along her 3,000 miles of coast line from Rio Grande do Sul, in the south, to Para, at the mouth of the Amazon. One hundred million dollars is being expended in constructing new railways into the interior of Brazil. Venezuela and Colombia, Central America, Mexico, Cuba and the other West Indian countries are awakening also to the significance and possibilities of the Canal, and are sending agents and appointing commissions to study the situation as it affects them.

After such a list of foreign activities, the *Monetary Times* thinks it is somewhat disappointing to review what little has been done by Canada to prepare for the opening of the Canal. "We are told by Mr. Barrett," says the *Monetary Times*, "that Canada will run two new direct lines, respectively, from Vancouver and Montreal to the corresponding coasts of Latin America. It has been stated also that a new line of steamers from Canada's Atlantic to Pacific coast will be inaugurated. The Department of Trade and Commerce at Ottawa, we understand, has asked its trade commissioners in various countries to report on the probable effects on Canadian trade, of the opening of the Canal.

"Aside from belated and somewhat vague proposals to increase the commercial strength of our Pacific coast, little else is being done by the Dominion to meet new conditions. The railways are keeping their own counsel, but may be expected to be ready for the Panama Canal when that waterway is ready for them. The same argument, we fear, cannot be applied to our Pacific ports. Actual work should be in progress to place Vancouver, Victoria, and its sister ports among the greatest and most attractive on that coast. There is no excuse for the present inaction."

Wheat, Climate and the Panama Canal

THE statement has been made that Western Canada's wheat cannot be shipped through the Panama Canal without being damaged by the climatic conditions which might be encountered there. *The Monetary Times* has obtained the opinion of Mr. G. T. Somers, president of the Canada Grain Company, a concern which does a large export business. Mr. Somers can see no good reason for anticipating that the Panama Canal will not be a good route for the shipment of wheat from Western Canada to Atlantic ports. "The Canal will be approximately fifty miles in length," he says, "and, under normal conditions, ships should pass through it in seven or eight hours, dependent upon the number moving. In any event ships should not be detained there over ten hours.

Temperature in Panama

"The temperature in Panama reaches its maximum at mid-day during the dry weather. The days are practically all the same length, 6 a.m. to 6 p.m., and the interval of extreme heat short. The nights are tempered by cool winds from the ocean. The temperature and humidity of the Panama Canal should not be much greater than on the sea at both ends of the Canal. It is true that wheat will "sweat" when subjected to an extreme change in temperature, but I do not think that this condition would be met in the Panama Canal, where the climatic conditions would vary very little in passing through the warm Japan current on the Pacific side to the Port of Panama for several days, and through the Gulf Stream for several days after leaving the Port of Colon. In other words, the extreme temperatures and humidity encountered at Panama would be approached and left behind gradually, and not encountered so as to produce a

condition which would cause the grain to sweat.

Route Should be Superior

"Wheat and flour has been safely transported for years from the States of Oregon, Washington and California, down the Pacific and around Cape Horn to European ports, encountering climatic conditions not very much different from those which would be experienced on the trip through the Panama Canal, and the trip via the latter route being much shorter than that via Cape Horn, it is reasonable to assume that the Panama Canal route should be superior to that now existing via Cape Horn, and which has been used for a long time.

"Unless wheat is in good condition, it is liable to damage under almost any circumstances when confined for a long period in bins, cars or ships. If wheat is wet or tough, it should be prepared for shipment by dryers in the same manner that corn and other grain is being prepared for shipment from the Gulf ports of the United States to Mexico and the tropics."



If you consume more than you produce, some one must labor to make good the deficiency.—Elbert Hubbard.

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The British Preference

BY THE EDITOR OF THE MONETARY TIMES

THERE has never been any doubt as to the loyalty of Canada to Great Britain. Both political parties knew that at the time of the last Dominion election. The sentimental slogans played their part as election spice. The Western grain growers are as loyal as other citizens of Canada. They differ with the Eastern manufacturers on the question of tariff. Last week, while the manufacturers were in convention at Ottawa, the *Grain Growers' Guide* sent a telegram to the president of the Manufacturers' Association. It contained a pinch of the sugar of opinion and a pinch of political salt. The wire, to which a reply was sent by the manufacturers, and which elicited a further communication from the West, is worthy of reproduction with the other correspondence.

The Grain Growers' Message

"The Western grain growers," it said, "are anxious to know if the Manufacturers' Association will join hands with them in an effort to bind Canada closer to the Motherland, by urging the Government to reduce the tariff on British imports to one-half that charged American imports, to complete free trade with the Motherland in ten years.

"The grain growers feel that this would be a tangible form of showing their patriotism, and would develop a much greater trade with the Motherland, and thus strengthen the ties of the Empire and show the world that Canada's loyalty to the Motherland is deep and abiding and not merely words. It would also show the world that Canada stands behind the Motherland to uphold the traditions of the Anglo-Saxon race and keep the Union Jack in the proud position it has held for a thousand years. Such an action would also be undoubted proof that Canada has no

desire for political union with the United States. Would you kindly bring the matter before your annual convention now in session at Ottawa and ascertain if the manufacturers present are willing to join hands with the grain growers in this great Imperial scheme?"

The Manufacturers' Reply

This was the reply of the manufacturers: "The association acknowledges the receipt of the message from the *Grain Growers' Guide* dealing with the two questions: First, Canada's loyalty to the Motherland; second, the question of a larger preference on British goods.

"Our association believes that all Canadians, regardless of their calling, are doing what they can to promote the feeling of loyalty and closer union between all parts of the British Empire.

"The attitude of the Canadian Manufacturers' Association on the British preference has been set forth in resolutions adopted after long and careful consideration of the varied interests involved. It believes that no adequate consideration of such a sweeping proposal as that embodied in your telegram, received only this morning, in the closing hours of the convention, is possible. If any organization or organizations representative of all producers in both the East and the middle and farther West desire a conference on any matter looking to the advancement of Canada as a whole, or as an integral part of the British Empire, this association will gladly co-operate."

That drew a further statement from the grain growers, in which it was stated that they "have repeatedly declared for an increased British preference and eventual free trade with the Motherland. If the Canadian Manufacturers' Association is prepared to assist the grain growers towards this end, there is no

doubt but that the grain growers will be glad of the assistance of the manufacturers

Freer Trade with the Motherland

"Freer trade with the Motherland would reduce the cost of living to every Canadian and bind closer the greatest overseas dominion with Great Britain. Every loyal Canadian will be glad to know that the Manufacturers' Associ-

ation is not opposed to lower taxes on British imports.

"If the association is prepared for a conference with the producers to assist in securing free trade with Great Britain in ten years it will be a welcome message to every Western grain grower."

Mr. R. S. Gourlay, the president of the Manufacturers' Association, said



AT THE LAUNCH OF THE AUDACIOUS

At Birkenhead, England. This is the first large modern warship built on the Mersey for many years. The christening ceremony was performed by the Countess of Lytton, and on the left stands Hon. Sam. Hughes, Canadian Minister of Militia.

that it was somewhat typical of much of the discussion in regard to fiscal questions that it was apparently thought possible that the whole fiscal policy of the Dominion could be changed by the ready means of a night lettergram. That is quite true, and it would have been better had the grain growers arranged matters differently.

The manufacturers of Canada are as much opposed to free trade with Great Britain as they are to free trade with the United States, and little can be gained by shutting eyes to that fact.

The Western grain growers probably want a greater preference to or free trade with Great Britain, within five or ten years, in order that their cost of living may be reduced.

It is unfair to inject in either case the question of loyalty to Great Britain. Business comes first. Business bracketed with loyalty comes second. The interests of Eastern manufacturers and Western farmers, despite all this, are not so far apart as would appear. Early steps should be taken to arrange the suggested conference. We think, too, that a close examination of the present tariff would reveal a fairly lengthy list of articles upon which the British preference could be increased to the benefit of the Canadian consumer and without any detriment to the Canadian industrial producer.

Supports the Guide

Dealing with this interchange of telegrams, the *Ottawa Citizen*, one of the most influential Conservative journals in Ontario, had the following editorial:

"One cannot but feel that the Canadian manufacturers have lost a splendid opportunity for declaring their belief in practical patriotism by a somewhat more sympathetic answer at least to the challenge of the grain growers and in expressing their willingness to work for ultimate free trade within the Empire.

"It is true that the challenge was flung in their midst during the closing hours of the convention, and equally true that the message was an attempt to 'draw them' on a subject upon which their convictions are well known to be none too favorable. Still it would have meant much if the association, cognizant as it must have been of the close relationship between Empire unity and Empire trade, had shown some sign of that cognizance by word if not by deed.

"Whatever may be one's belief concerning tariff walls to the south of Canada and tariff barriers at its ports of entry, it can hardly be doubted that imperial free trade is the commercial ultimate of Empire unity. Every additional preference must of necessity be a stronger tie between Canada and the Motherland unless the family bond is but a matter of name and memory. Such action would not work toward reciprocity but rather away from it.

Would be Practical Loyalty

"The proposition made was entirely reasonable. Already a nominal preference of one-third exists. Make this one-half, and then by gradual stages eliminate the tariff barrier altogether. It was a fair offer and one that runs in the line of strongest probability. Never was the Empire spirit stronger than it is to-day and unless it should suffer change declining toward a purely national independence and isolation, this matter of trade preference must inevitably come more and more to the front.

"At present the cheers of Canada are for the navy. In the spirit of Imperial union, Canada will contribute her wealth and even her life to maintain the integrity of the Empire. It is brave talk to be followed a little later by the concrete deed. But if duty commands in the matter of militarism, why shun it when it presents itself in the guise of trade?

"Why not show the earnest purposefulness of Canada's spirit of loyalty by

opening the trade doors to Great Britain without demanding that she pay a fee to enter?

"The Mother Country levies no tax on Canadian goods.

"Money talks, they say. Patriotism, too, in similar speech."



The Training of Public Men

LLOYD-GEORGE has been heard from again. This time he officiated at the opening of an institute, or place of popular resort, in his native village. He was the contributor to the cost of the edifice. Many years ago he had won in a libel suit, and the proceeds of it, the damages he received, were put aside until, with the additional gifts of many friends, he had enough to build the institute. He had occasion to recall the experiences of his youth. His associates were widely scattered. Some were in America, and some in Australia. "Here," said he, "I am earning a precarious living in an office up in Whitehall." Passing on he referred to the manner in which he and his youthful associates spent their time. The evenings were long and dreary during the winter months. "We had no meeting place," said he; "when it was fine we congregated on the village bridge. When it was wet we crowded into the village smithy, and that was my first Parliament." He is not the only one who found expression of his wits and mental power in the village resorts, usually the village store. Lloyd-George is one of Britain's ablest debaters, and he would have us believe he got his start in the little groups that surrounded the stove or village altar, and there are others who have had a similar experience. The greatest public speakers do not begin or get their training in Parliament.

A Canadian Who Would Improve the Calendar

Mr. Mose Cotsworth, of New Westminster, British Columbia, has a scheme for reforming the calendar. Mr. Cotsworth's proposal is that the year shall be divided into thirteen months of 28



MR. MOSE COTSWORTH

days each, making 364 days in all; the 365th day he proposes to leave uncounted as a day of the month and unnamed as a day of the week, calling it simply New Year's Day. By this means the days of the year would, throughout the year and from year to year in perpetuity, fall on the same day of the month.

This scheme has recently been made the subject of a petition from the Royal Society of Canada to the Governor-General.

It is understood that the scheme is being laid before the British authorities and that communications will be made to other Governments, as was done in the matter of standard time.

An international conference is ultimately expected to deal with the matter.

HOW SHALL WE DEAL WITH THE ERRING CHILD?

So much attention is being given now to the problem of training and maintaining neglected and delinquent children that a comparison between methods being established in Canada and those adopted by Australia may prove serviceable.



BRIEFLY stated, the Canadian system, so far as it has been developed, favors juvenile courts and industrial schools. Australia seems to have gone more deeply into the problem. It seeks to get past the child and at the parent, and when necessary it provides a substitute for the latter.

This system is proving so successful that Australia seeks to secure even better results by wider study of the problem. Recently the State of New South Wales sent Sir Charles Mackellar, President of the State Children Relief Board, on a roving commission to study other methods in various parts of the world.

It is interesting to note that Prussia, which is regarded usually as the home of autocratic system, was the only country where he found his own ideas developed more fully than in Australia.

The difference between the two chief systems for dealing with delinquent children was described by Sir Charles in one sentence. "It is an interesting fact of our social life," he said, "that those interested in the care of delinquent children should be divided into two great classes—those who believe in institutions and those who believe in children." Sir Charles Mackellar is among the latter.

Homes and Foster Homes

Australia seeks first of all to bring home to parents the sense of their responsibilities. If possible delinquent children are placed on probation with their parents and in their own homes.

Here they are visited by probation officers, and it is found that while the children improve in their conduct, the parents become more interested in, and more conscious of, their responsibilities.

In about fifty per cent. of cases children are left with their parents with the most happy results, both for the parents and for the children. Of course a good deal depends upon administration in this system. Really success depends upon the power of human sympathy. Harsh or unsympathetic probation officers could achieve nothing.

Neglected children are boarded in foster homes, and about half of the delinquent children are boarded with private families and kept under surveillance of probation officers. Wherever it is possible to do so, the State Children's Relief Board secures the benefits of home influence for neglected and delinquent children.

This has not been always the case. The "barracks" system has been tried and still numbers of children have to be sent to institutions. But Australia is now avoiding the use of institutions as much as possible.

Institutional Care

A boy or a girl who is sent to an institution for refractory children is subjected to stern discipline and always lives under the shadow of wrongdoing. When the lad first applies for work, he can show only a certificate from a school for unruly boys. Neglected children housed in special schools are compelled to wear charity's livery.

How much more humane seems the Australian system! Surely it is calculated to develop better citizens than are the stern methods of institutional training. Many children will respond to sympathy and to treatment which shows interest in their welfare, but the routine of life in an industrial school is hardly calculated to develop character.

Value of Home Life

The influence of home is the best guide any child can have, provided the home be well conducted. Sir Charles Mackellar makes use of all the good he can find in a home, and develops the germs of this goodness by securing the mutual improvement of parents and children.

Of course Australia has to deal with the incorrigible children of incorrigible parents. Somehow these children become more tractable when placed under the influence of a well-conducted family.

The Australian system builds on the inherent goodness of childhood. There may be many failures. There are bound to be disappointments. But total results show a tremendous preponderance of triumphs. Probably it is true that children are what their surroundings make them.

Instead of founding institutions—pitiless barracks for the incarceration of young souls—why should not a fund be started for the purpose of boarding

out those children who suffer from evil influences in their homes, and for supervising in their own homes those whose parents can be trusted or encouraged to do their duties?

We need all the good citizens that can be trained from native-born Canadians. Which is the more likely to give us such citizens, the unsympathetic discipline of an industrial school, or the good influences of home and human sympathy?



A Call for Commission Government

At the annual convention of the Union of British Columbia Municipalities recently held at Revelstoke, possibly the most widely discussed question was that concerning municipal ownership.

By a vote of 27 to 25 the delegates passed a resolution urging the Provincial Government to place upon the statute book a model bill covering the commission form of government and to amend the Municipal Clauses Act so as to permit any municipality so desiring to adopt that form of government upon a vote of the ratepayers. The resolution was opposed by both the Vancouver and Victoria delegates.



Having heard the Golden Rule highly recommended, the world is at last going to give it a trial.—Elbert Hubbard.



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Some Current Cartoons

THE ARTIST SEES WINTER COMING



—Toronto Star.

A MYSTERY



YOUNG LIBERAL: I wonder why he prefers wind-blows to sound fruit?—Toronto World.

VERY LIKE



JACK CANUCK: Looks like you'd been purchasing a gold brick with my money, Wilfrid.—Toronto World.

THE OTTAWA CIRCUS



LION TAMER BORDEN: Look here, friend, you want to keep those boys away from this cage. There's going to be a big enough row when he finds out that this is all we've got for him.—Toronto Globe.

HENRI



If Robert would only stay away from the sea!—Toronto Star.

SOME FALL STYLES IN MEN'S HEADWEAR



A cartoon by Cartoonist J. Frise, taking into account the styles of hats for men for the fall.

CANADA'S PRIZE WHEAT—AND THE WINNER

The successful competitor last year was an Englishman; this year he's an American. And the wheat in both cases was the new Marquis Variety, originated in Canada by a Canadian.



WHAT was easily the conspicuous event of the year in Canadian agricultural circles, and one of the most significant features of a gen-

ity of the vast areas of land at present largely barren owing to lack of soil moisture.

Following a carefully-planned sche-



HENRY HOLMES OF RAYMOND, ALTA.

Winner of prize for best bushel of hard wheat in the world.
The prize was a \$2,500 gasoline tractor engine.

eration in Canadian history, was the Dry-Farming Congress recently held at Lethbridge, Alta. It was a gathering of farm experts of all nationalities of the earth to discuss the redemption to fertil-

dure, daily addresses were given by men whose work in the restoration of unproductive soil has made them famous. These men came even from countries so far distant as China and Persia, to lay the



Hon. G. H. V. Bulyea (on left), Lieut.-Governor of Alberta; Hon. Duncan Marshall and Hon. Geo. Brown, Lieut.-Governor of Saskatchewan, in attendance at the Dry-Farming Congress at Lethbridge.

results of their work before their colleagues, and the result was a manifestation of international good-will and amity probably unsurpassed on any like occasion.

Marquis wheat, originated and introduced by the Dominion Experimental Farm at Ottawa, during the directorship of Dr. Saunders, won the \$2,500 trophy. As the affair was international and open to all competitors, the honor to Canada and to Henry Holmes, of Raymond, Alberta, the exhibitor, is worthy of mention.

Saskatchewan won the blue ribbon for the best display of grains as a whole, but Alberta took the principal winter and spring prizes, while British Columbia won on fruit and potatoes.

The publicity value to Canada of a bushel of wheat is probably not yet fully appreciated, but that value is nevertheless very noteworthy. This year, as last, Canada has won first prize in the International wheat competition, a Saskatchewan farmer winning the coveted prize in 1911 (also with Marquis wheat), and an Alberta farmer securing first place this year.

The event will undoubtedly have a decided influence in attracting immigration this way.

As it happened, last year's prize winner was an immigrant from Great Britain, while this year the holder of first place is an immigrant from the United States.



WHERE THE DRY-FARMING PRODUCTS WERE DISPLAYED IN LETHBRIDGE.

In nearly every grain-growing class, the Canadian farmers came out on top, and it was only in such southern grains as maize, corn, etc., that the sub-border agriculturists made any showing, and in these classes the Canadians made no effort to exhibit.

J. Lanigan, of Elfros, Sask., came out victorious with oats; A. Woolley, of Dunmar, Alberta, with his peck of flax; and N. Tartinger, Claresholm, displayed the best threshed grain for a district.

A. Perry, of Cardston, won on the award for the best individual farmer's exhibit, while Cardston carried off the honors for the best district exhibit of grasses and forage crops. The best exhibit of sheaf grain came from Pincher Creek, and Indian Head second. Indian Head and Cardston were first and second in threshed grain. In garden and field seeds, A. Perry, of Cardston, took first.

The Cardston Board of Trade captured the Alberta Board of Trade trophy, Indian Head taking the open Board of Trade trophy.

The best alfalfa display prize was awarded to H. F. Maunsell, of Macleod; Nelson, B.C., securing the award for the best box of fruit. All competitions, save

the Alberta Board of Trade, were open to the world.

In competition with all the women's institutes in the world, the Home Economics Societies of Manitoba won the first prize.

The prize for efficiency in judging went to the Manitoba Agricultural College team.

The Mooney Seed Co., of Regina, has bought the whole of Henry Holmes' prize-winning Marquis wheat, 250 bushels, for \$1,000, or \$4 per bushel.



The Demand for More Practical Education

THERE is a stirring discussion in the *Montreal Herald*, continued from day to day, in favor of general and practical education. Education is the heritage of the masses now in Canada and yet it is neglected by many young people, and the demand is that it be made compulsory.

The complaint in Montreal is that the young men from the high schools, and even from the colleges, are not equipped as they should be for the

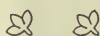
duties of active life. They are graduates of schools and academies, and have the certificates that testify they have followed certain courses of study, but they have been found lamentably inefficient in commercial and industrial life.

The people are waking up, and the press is leading in the demand for a better education. The improvement is desired in Ontario as well as Quebec, and especially on technical education. At the present time there is a great shortage of skilled labor. This shortage has been manifest for some time; it will continue so long as present conditions last.

"Technical schools," says the Kingston *Whig*, "are needed in all populous centres; not single classes, equipped

with a few tools and one teacher, who must be dazed as he attempts to direct the industrial training in the youth in different directions, but great schools, supplied with the teachers and the equipment that will give a guarantee of the very best work.

"In this technical training, Ontario should lead, as the biggest and richest province of the Dominion. There should be the opportunity for boys to fit themselves for the callings for which they have a liking, and the education department that is not supplying them with this opportunity is not doing its duty. Quebec is giving larger attention to this subject, and Quebec will lead, thanks to a progressive and up-to-date Premier."



FACTORS WHICH COMBINE TO ENHANCE THE COST OF LIVING

The Toronto Board of Trade has taken up this interesting subject for investigation and discussion. The increase in unproductive expenditure for naval and military upkeep is given as a reason.

Public Markets, Taxation Reform, and Parcel Post are advocated.



THREE resolutions, based upon the report of the special committee on "The High Cost of Living," presented to the Conference Committee of One Hundred of the Toronto Board of Trade, are of general interest to Canadians:

Resolved, that greater efforts should be made by Toronto and by neighboring municipalities to increase the efficiency of the roads, whether of public highways or the radial railways, so that greater facility may be given to the local markets, thereby extending their operations."

"Resolved, that having regard to the increase in certain localities, and at certain periods in the value of land, it is expedient that municipalities should be

allowed some measure of local option in the levying of taxes upon the land rather than upon the improvements thereon."

"Resolved, that the Conference Committee of One Hundred of the Board of Trade of the City of Toronto request that the Council of the Board urge that the Dominion Government consider establishing a good parcel post, limited, no doubt, at the first to the more populous localities, but extended as experience may warrant."

Personnel of the Committee

The first resolution was moved by Mr. A. Hewitt, Mr. W. G. McKendrick seconding. Messrs. J. E. Atkinson and Richard Southam sponsored the second resolution.

The special committee which conducted the investigation was composed as follows: Prof. A. M. Mackenzie, University of Toronto, chairman; Messrs. J. E. Atkinson, Arthur Hewitt, Joseph Oliver, D. Spence, J. B. Laidlaw, all of Toronto, and Hon. E. J. Davis, Newmarket.

No Political Bias

As a preliminary to the reading of the report, Prof. Mackenzie assured his hearers that the committee had acted free from any political bias in drafting the report.

The report stated that, before dealing with the facts of the case as found upon investigation, the committee wished it clearly understood that they had no intention of casting blame upon any individual or group.

Fault Lies with the System

"Until our present standard, under which every man strives to do the best he can for himself, has been replaced by the ideal standard of public service, each of us will naturally buy as cheaply as he can and sell as dearly as he can, and if any among us are buying and selling at excessive profits they may deserve our envy but not our abuse—for what trader would not do the same if he could?

"A chance to make excessive profits may sometimes come through the apathy or incapacity of those with whom we are dealing, or it may come through some municipal or Governmental regulation which, without being intended to do so, results in the restraint of free competition.

"It is quite useless for us merely to deplore a condition of affairs, and worse than useless to abuse men who have taken advantage of a situation for which our own apathy or folly may be responsible."

General Increase in Prices

The facts adduced by the committee were summarized as follows:

(1) *There has been a world-wide rise in the price level of all commodities.*

"This rise is so well attested by experience that it hardly needs confirmation, but it may be worth while to set out the results of some of the calculations that have been made to indicate the extent of this rise. In the following table, representing the price levels for representative commodities by index numbers as computed by the several principal authorities, the prices in the year 1900 were denoted by the number 100:

SHOWN BY INDEX NUMBERS

Year.	English food (Sauerbeck).	English raw material (Sauerbeck).	London Economist prices.	London Board of Trade prices.	U. S. prices. Bureau of Labor.	German price (Schmitz)	Can. price B. of L.
1900.....	100	100	100	100	100	100	100
1901.....	97	90	99	97	98	94	99
1902.....	97	89	91	97	102	93	101
1903.....	96	90	93	100	103	94	102
1904.....	99	90	103	98	102	94	103
1905.....	100	94	99	98	105	97	105
1906.....	100	104	109	101	111	106	111
1907.....	104	108	117	106	117	113	117
1908.....	106	93	108	103	111	107	112
1909.....	106	94	103	104	115	105	112
1910.....	107	101	112	109	119	107	115
1911.....	...	...	...	...	117	...	118

“These figures are, of course, only comparable in vertical columns, not in horizontal lines. They do not imply that English, German, American and Canadian prices were at the same level in 1900, but they show the rise or fall in each case from the local level of 1900. Although the figures do not absolutely agree, owing to the divergence in the commodities considered and the methods of calculation that were adopted, yet they do all indicate the same general trend.

Above English Level

“(2) *Canadian food prices have risen more rapidly than English food prices, and are now on a higher level than English prices.*”

“This is shown by a comparison of the Sauerbeck index numbers, the best English computation, with the following published by the Canadian Labor Bureau:

Bureau: Year.	Grain and fodder.	Animals and meats.	Dairy products.	Fish.	Other foods.
1900.....	100	100	100	100	100
1901.....	107	108	94	107	102
1902.....	116	119	98	104	102
1903.....	107	115	100	110	102
1904.....	116	108	98	113	105
1905.....	117	117	106	109	104
1906.....	119	127	111	115	107
1907.....	140	130	123	123	116
1908.....	148	126	127	114	114
1909.....	150	145	125	128	111
1910.....	137	160	129	135	114
1911.....	145	143	127	137	125

“That the price level of foodstuffs in Canada is higher to-day than it is in England may be gathered from the following “prices current” taken from *The London Economist* of the 7th of September, 1912:

	Cents.
Butter—Australian, finest, per lb.....	23½ to 25

	Cents.
Bacon—Canadian, per lb.	14 to 15
Hams—Canadian, per lb.	14½ to 15½
Beef—Scotch, per lb....	14½ to 15½
(Frozen meat is about 6 cents a pound cheaper.)	
Cheese—Canadian, per lb...	14 to 14½
Eggs—Danish, per doz....	24 to 30
Eggs—Russian, per doz....	17 to 21½
Flour—Household, 100 lbs..	\$2.53
Rice—Rangoon, 100 lbs.	\$2.14 to \$2.41
Sugar—Granulated, 100 lbs.....	\$3.91 to \$4.02

“These are, of course, wholesale prices, but the profits of retailers in England are, as with us, reduced to a minimum by free competition. Retail prices vary and it is difficult to obtain definite figures, but the retail price of bread in London is 2¾ cents per lb., as against 3½ cents in Toronto, while milk is 8 cents a quart, as against 9½ cents here.

Living Cheaper in Towns

(3) *The cost of living is higher in Toronto than it is in the smaller towns of Ontario. This fact hardly needs demonstration to Toronto people, but the following comparative table of retail prices taken from The Canadian Labor Gazette for September, 1912, may throw some light on the matter:*

Articles.	Toronto prices.	Average prices in smaller towns.*
Beef, best, per lb.....	\$.25	\$.22
Bacon, best, per lb.....	.22	.23
Fish, fresh, per lb.....	.22	.14
Eggs, new-laid, doz....	.32	.26
Milk, per quart.....	.09½	.07
Butter, creamery, lb...	.35	.31
Potatoes, per bag.....	1.50	1.69
Hard coal, per ton...	7.75	7.45

Toronto price—Rent of of 6-room house, per month.....	\$22.00 to \$25.00
Average town prices— Rent of 6-room house per month.....	12.25 to 14.50

Staple groceries are probably as cheap in Toronto as in the smaller places.

*The towns referred to are: Ottawa, Brockville, Kingston, Belleville, Peterboro, Orillia, Niagara Falls, St. Catharines, Hamilton, Brantford, Guelph, Berlin, Woodstock, Stratford, London, Ont., St. Thomas, Chatham, Windsor, Owen Sound.

The Explanation Offered

The causes assigned by the investigating committee for the general rise in prices are three in number:

(1) *The enormous increase during the past twenty years in the world's gold stock, both absolutely and relative to the production of other commodities. The purchasing power of gold, due to the increased production, and the standard metal has declined.*

(2) *The increase in unproductive expenditure for naval and military expenditure and the like.*

(3) *Continued movement of population towards the great centres, and depopulation of the rural sections.*

Import duties on foodstuffs, coupled with group control of prices, are mentioned as an important factor in maintaining high prices all over the Dominion. "It was never intended," reads the report, "that a tax imposed to protect the farmer should be used by dealers to corner domestic produce."

The fact that higher prices prevail in Toronto than in smaller places is due to the following considerations:

(1) The diminution in effective competition among sellers.

(2) The multiplication of small retail stores in Toronto.

(3) Inadequate shipping facilities.

(4) The absence of a market or markets where food supplies might be obtained at minimum cost.

(5) The high rents, which are shifted to the consumer, in higher prices. These are due in large measure to the present system of taxation and the opportunities offered to land speculators.

The committee's discussion of this report will be given in a later issue of BUSY MAN'S CANADA.



The Drone in the Hive and the Cost of Living

THE Toronto *Globe* thinks the Toronto Board of Trade is not singular in its discussion of the high cost of living. All over the world, it says, men are engaged in the same debate, and where argument fails to mend matters, as in the German and Austrian cities, an occasional riot impresses the need for reform. Our neighbors to the south have been at it hammer and tongs for six months, and are going to see whether the curbing of the trusts and a material reduction in the tariff will help.

"On the continent of Europe," says the *Globe*, "the most conspicuous drones in the hive are the tens of thousands of aristocrats who officer the great standing armies, and the millions of

men withdrawn for military service from productive enterprise. The European nations are beginning to understand that they cannot afford meat at present prices and huge standing armies, and are making up their minds to insist on meat.

Tremendous Economic Loss

"How tremendous is the economic loss resulting from the military drones in the hive is shown by Sir Max Waechter in the November *Contemporary*. For years Sir Max has been laboring for a federation of Europe on the basis of free trade and the abolition of standing armies—the federation maintaining but one army and navy strong enough to safeguard it from aggression on the part of non-European nations.

"Sir Max, who has laid his project before every Government and every Sovereign in Europe, says that the annual saving in the cost of armaments would be from one billion and a half to two billions of dollars, and would add to Europe's wealth also the products of the labor of over three million men now withdrawn from industry. The total money value of eliminating the military drone in the hive would be over three billions of dollars yearly.

"A higher standard of living, general prosperity, and the disappearance of discontent are some of the results that Sir Max Waechter is assured would follow the federation of Europe on the basis he suggests.

Europe Will Lose Her Standing

"In the next thirty years, if things go on as they are going, Europe will have spent sixty billions of dollars in war preparations, and at the end will find that she has lost her position in the world to non-European peoples who refuse thus to crush themselves beneath a load of taxation for military purposes.

"Here in Canada the military drone is not yet the most conspicuous in the hive. Wasteful methods of distribution, the land speculator, the ground landlord, and the holders of tariff privileges are the drones from whom we have most to fear, and we must keep on battling against them if the cost of living is not to rise so high as to reduce the existing standard.

"Lambton, the Hon. W. J. Hanna tells us, produced 50,000 barrels of apples this year, of which 15,000 barrels were wasted through failure to put the product at a remunerative price within the reach of the consumer. Lambton is typical of all the other counties of Ontario. Waste and low prices in the country, scarcity and high prices in the towns. Somewhere in the organization of Ontario's industrial affairs the drone in the hive is feasting on the honey made by the industrious. It is the business of Mr. Hanna and of all good citizens to discover and expel him. The Board of Trade of Toronto does well to discuss frankly and fully the causes of and the remedy for the high cost of living."



Elbert Hubbard Says

SOCIETY seeks men who can serve it. We want help, the help of the strong, the sensible, and the unselfish. The age is crying for men—civilization wants men who can save it from dissolution; and those who can benefit it most are those who are freest from prejudice, hate, revenge, whim, and fear.

Two thousand years ago lived One who saw the absurdity of a man loving only his friends. He saw that this meant friction and faction, lines of social cleavage with ultimate discord; and so he painted the truth large, and declared that we should love our enemies and do good to those who might spitefully use us. He was one with the erring, the weak, the insane, the poor, and he was free from prejudice and fear. He was a man set apart, because he had no competition in matters of love. If we can imitate His divine patience and keep thoughts of discord out of our lives we, too, can work such wonders that men will indeed truthfully say that we are the sons of God.

There isn't much rivalry here—be patient, generous, kind, even to foolish folk and absurd people. Do not extricate yourself—be one with all, be universal. So little competition is there in this line that any man, in any walk of life, who puts jealousy, hate, and fear behind him can make himself distinguished. And all good things shall be his—they will flow to him. Power gravitates to the man who can use it—and love is the highest form of power that exists. If ever a man shall live who has infinite power he will be found to be one who has infinite love.

Agriculture

ONTARIO FARMERS WILL SPECIALIZE

The future of agriculture in the province, as seen by Professor Zavitz. Some counties specially suited for it will grow seed for the whole province, and other similar lines of specialization will be followed in other districts. Farmers are seeing what can be done by taking ordinary care in their farming operations.



THAT agriculture in Ontario will in future develop along the lines of specialization, is the opinion of Prof. C. A. Zavitz, of the Ontario Agricultural College. As it is learned from experience and tests what parts of the province are especially adapted to the raising of certain crops, the land in those sections will be more and more devoted to those particular crops.

For instance, Professor Zavitz says that the counties of Welland, Lincoln and Haldimand are particularly well suited for the growing of a hardy strain of alfalfa, and that these counties will eventually supply alfalfa seed for the whole of Ontario. This alfalfa is much better able to withstand the rigors of the Ontario winters than the tender alfalfa that is now being brought in from the Western States by carloads.

Farmers in Northern Ontario, according to Professor Zavitz, will specialize in growing seed peas for the rest of the province. The peas grown in the Temiskaming District have been of an exceptionally high quality, and have been remarkably free from the pea weevil, which has destroyed so many pea crops in old Ontario.

Lines of Specialization

In many industries, of course, the lines for specialization are already clearly marked, as is illustrated in the development of fruit-growing along the borders of the lakes. Essex and Kent already

supply all of the seed corn for the rest of the province. The culture of beans as a field crop and for seed purposes, Professor Zavitz expects, will be undertaken still more extensively in the years to come, and will spread from Kent and Elgin into Middlesex and Lambton.

The interior counties of the Western Ontario peninsula will continue to specialize in dairying and stock-raising and the growing of crops for feed, in each of which industries there is plenty of room for development. As regards the common field crops, such as wheat, oats and barley, they will not be confined to any particular section, but in the growing of seed for these crops the specialization will be by individual men rather than by sections. Red clover will be grown—the first crop for hay and the second crop for seed.

Ontario to Grow Her Own Seed

Professor Zavitz expects to see Ontario producing the seed for practically all her own crops in the near future. Seed for the root crops is now brought almost entirely from England, Germany and France, but by experimenting at the Agricultural College, they have been able to produce a seed which gives good results, and a certain amount of this seed may soon be grown in southwestern Ontario.

What can be done by careful farming in the way of growing field crops was illustrated by Professor Zavitz, who

showed your correspondent around the experimental plots of the college. On the same soil and under exactly the same conditions as prevail throughout South Wellington, there are growing field crops of all kinds, and, with no more care and no more cultivation than is practicable for any farmer to use, they are all in excellent condition, in spite of the unfavorable spring and the recent spell of dry weather.

A Trying Season

It is seasons such as this that distinguish the good farmer from the slothful. Anyone can grow crops in seasons when rain and sunshine alternate just at the proper intervals. But this has been, to say the least, a trying season, and the careless farmer has had the worst of it in Ontario. The experimental plots on the Agricultural College farm have been a standing example to the thousands of Ontario farmers who visited Guelph on the excursions during last June, of what they can do with their own farms if they will use only ordinary care and discrimination.

Here there are plots of wheat, oats and barley nearly three feet high and well headed. There is winter rye the height of an average man, second growth of alfalfa a foot high, and nearly ready to cut, and other crops which are seldom seen in better condition, and on the assurance of Prof. Zavitz any farmer can grow crops just as good if he will take reasonable care and use discrimination in securing good seed.

Stock-raising and Dairying

A tendency for farmers to combine stock-raising for beef with dairying, was remarked on by Professor G. E. Day, who has charge of the Animal Husbandry Department at the Ontario Agricultural College. A great many of the stock-raisers of the province, who formerly bought stockers to fatten, Professor Day said, were now keeping cows, and

are breeding their own stock for fattening. They use the milk obtained from the cows, and so combine the two closely allied industries. There has been also a tendency for those who engaged in dairying to the exclusion of fattening stock, to keep some beef cattle, on account of the smaller amount of labor involved. Professor Day also spoke of the greater amount of attention that was being shown by stock-raisers to breed their cows to good bulls, by which they were producing a higher class of stock and improving their market.

Good Money in "Baby Beef"

That there is more money to be made by the stock-raiser in selling his animals when at from twelve to fifteen months old than in feeding them to a greater weight, is Professor Day's opinion. The demand from the public for this so-called "baby beef" is growing. During the first year of the animal's life, Professor Day pointed out, is the cheapest period for fattening beef. An animal will put on more weight in that period of its life at a smaller outlay than it will later. The younger the animal is the cheaper it can be fed.

Good Results of Seed Fairs

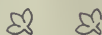
Although Wellington County is known chiefly as a live stock county, in recent years it has been producing a very high standard of grain. This is attributed, in a large measure, to the seed fairs which have been held in Guelph in the spring and autumn. Farmers from all parts of the county have exhibited seed of various kinds, and the result has been, as might be expected, a marked improvement in the quality of the grain produced.

Crops Will be Abundant

The grain crops throughout South Wellington and Waterloo were, as a rule, late going in the ground, owing to the unfavorable spring, but since then the conditions for growth have been good.

This section has not suffered so much as others from the dry weather. And, with the recent rains, crops will be more abundant than last year, even if no more rain falls from now until harvest. The straw will not be so heavy, and the acreage is not so extensive as last year, but the prospect on the whole is above

the average. Corn, potatoes, and roots are about equal to other years in acreage and will, with favorable conditions, be average crops. One good result from the dry weather is that it has given the farmers a good opportunity to kill the weeds on their farms.—*Jaffray Eaton.*



ALBERTA'S NEWEST FARMING DISTRICT

The country along the Red Deer River, north-east of Calgary, offers splendid opportunities for agriculturists. The railways are opening it up, and this year good crops are being harvested.



ONE of the newest agricultural districts in Alberta is the country lying to the north-east of Calgary, along both sides of the Red Deer River. This country was practically well filled up some years ago, but owing to the adverse season last year this is practically the first crop year of this district.

1912 will also be remembered as the year in which railway facilities were extended into the country north-east of Calgary, connecting up with the main lines of the Grand Trunk and Canadian Northern. It is fully expected that this fall these two roads will reach Calgary and thus open a market for an immense new territory. Also, much of this district will be served by an electric railroad which is now under construction from Calgary to Carbon.

Much Land Unbroken

This year the farmers on the irrigation lands have apparently not been using ditch water for their grain crops. There is much land still to be broken, and all of a very high quality. North-east from Acme and along the north side of the irrigation block, settlement is quite thick, and many good crops are standing, but there is also evidence of much shiftless farming.

Within the space of a mile and a half 300 acres are supposed to be summer fallowed, but which are simply a rank growth of weeds. This land is held at \$25 an acre. Breaking land costs \$5 an acre, yet this land is lying idle. Apparently it has been proved up and the owners having the title are indifferent as to the use they make of the land. Some excuse is offered for the non-use of the land on the ground that the country has been visited with hail the past three years. It is through this district that the railway is penetrating. Steel is being put down at the rate of two miles a day.

Good Ranching Country

East from Acme and over the Carbon country is the Knee Hill creek, and along this creek is some of the best ranching land in the West. The hills are too steep for cropping, but there is good grass and plenty of shelter. Considerable numbers of horses and cattle are being grazed in the district and the town of Carbon is one of the few remaining cow towns of the Canadian West. Even here the subdivision artist is operating his 'game. Lots in South Carbon, which is a series of hills and creek bottom, are sold on the market, and are meeting with a good demand.

The ranching industry as a general rule is deserving of the protection of governments in order that the business of stock-raising will not be unduly discouraged. This land might carry thousands more stock than is at present run on it, or, failing its use for stock, it would seem only reasonable that it should be at least partly open for farming. All over the country practically all of the free land has been taken up clear through to the Saskatchewan border and beyond.

Grain Crop Good

This year there are good crops of grain growing in every direction and the demand upon the transportation facilities to move the crop will be considerable. The service will be given by the C.N.R. from the Red Deer River, via Stettler, and east by the Goose Lake branch to Saskatoon, and by the Grand Trunk north and south from Calgary to the main line at Toronto.

To the north of the Red River and east along the north bank lies one of the finest agricultural districts in the West. The soil is clay or gumbo, and is, for the most part, rolling prairie. It is practically all taken up, and this year is its first crop of any proportions.

Speaking generally the crops all along the north of Red Deer are good, but it seems in many cases that the land has not been plowed sufficiently deep. The custom through this country is simply to break, disc and then seed the following spring without any further plowing. This gives a seed bed of some three inches deep, which under the best weather conditions, is rather too shallow for field crops. Of course, homesteaders are limited as to means and equipment, and it would seem that this is a further instance of the homesteader extending the odds against him.

Hail is one of the terrors of the district, and is one of the agencies which will be most effective in forcing a more diversified

system of farming. Already some good stock growers have settled around the Munson country, one of whom keeps Shorthorn cattle and Berkshire hogs. Another is going in extensively for Clydesdales and Yorkshires, and owing to the activities of an energetic agricultural society, it is expected that a considerable number of pure-bred hogs and cattle will be introduced in the district.

As one goes farther north from Red Deer River towards Stettler the country becomes more rolling and bluffy, but the crops apparently yield well. Around Stettler vegetation is rank. It would seem that any kind of product will thrive in such hospitable soil. Clover is grown in every direction, and in gardens were corn, beans, tomatoes and flowers in abundance.



Too Many Grain Grades

DR. R. MAGILL, chairman of the Canada Grain Commission, at Winnipeg recently laid before a meeting of terminal elevator owners, exporters and representatives of the railways the fact that there were just about 500 grades, or rather variations of grades, of wheat at present recognized by the inspection department, and that nearly all of them were represented in the 2,500,000 bushels now in store at the head of the lakes. This multiplicity of grades was tying up storage to an extreme extent and he requested that some means be devised of combining some of the variations of grade now in store and also of reducing the number to be permitted in the grading of the crop just coming on the market.



What a man does that he has. What has he to do with hope or fear? In himself is his might. Let him regard no good as solid but that which is in his nature and which must grow out of him as long as he exists.—Emerson.

Finance and Commerce

THE VIEWS OF A GREAT FINANCIER

Sir Edmund Walker, one of the leading banking authorities of the continent, talks of agricultural credit. He is in favor of giving the farmer all the financial assistance that is necessary for him to have.

No new settlement was ever made in a new country, he says, by such banking conditions as we have in Canada. An important interview.



OUTSIDE the arena of active politics there is probably no one whose name is better known throughout the length and breadth of Canada than Sir Edmund Walker, C.V.O., LL.D., D.C.L., president of the Canadian Bank of Commerce.

Sir Edmund for a score of years has been a prominent and powerful figure in the financial world of Canada and he is regarded, and justly so, as a worthy representative of the comparatively small group of men who by reason of their high abilities and their control of large financial interests have more influence than most people in shaping the course of our national and commercial progress. He is in fact one of those who have "made Canada what it is."

Besides being president of the Canadian Bank of Commerce, an institution with assets amounting to over \$240,000,000, Sir Edmund Walker is a director of the Massey-Harris Company, Canadian Collieries (Dunsmuir) Limited, Mond Nickel Company Limited, Monterey Railway, Light and Power Company, and of the Toronto General Trusts Corporation.

Sir Edmund's Career

Sir Edmund was born in the County of Haldimand, Ontario, October 14, 1848, so that he is now sixty-four years of age. He was educated at the public schools and entered the service

of the Bank of Commerce as a discount clerk when a young man of twenty. From that position he rose by virtue of his own ability to be president of the bank. He became general manager in 1886, a director in 1906, and has been president since 1907.

Sir Edmund has long been recognized as one of the leading banking authorities on the continent, and is the author of a number of standard works on the Canadian and United States banking systems. He was created a C.V.O. in 1908, and was knighted by King George in 1910. He is a well-known art connoisseur, chairman of the Board of Governors of Toronto University and a member of many other important bodies. He is also one of the eighteen Toronto Liberals who signed the famous manifesto against Reciprocity.

Sir Edmund visited Winnipeg recently on the occasion of the opening of the new premises of the Bank of Commerce in that city, and while there granted an interview to a representative of *The Grain Growers' Guide*, who had expressed a desire to learn his views on some of the problems which are occupying the minds of the farmers of the West at the present time.

Loans to Farmers

The first question Sir Edmund was asked to discuss was that of agricultural credit. It was suggested that the present banking system was not adequate to meet the needs of the agri-

cultural industry, and that some provision ought to be made whereby farmers who were unable to market their grain in the fall would be able to raise money on the security of grain stored on the farm, and further that there was need of credit being extended to farmers to enable them to keep stock and practise mixed farming.

"Without admitting that our banking system is inadequate," Sir Edmund replied, "let me say at once, that I have the greatest sympathy with any

Great Britain, commercial banking and land banking are absolutely separate. A commercial bank in Canada is not allowed to lend money on the security of land, and for many good reasons that it is not necessary to go into now.

"Let us take the land side of it first, a matter that I personally am not connected with. The man who has secured the patent for his homestead in Saskatchewan or Alberta and gets his first small loan from a mortgage company at 8 per cent. may think that rate high

"We have no business to make our money or prosperity at the expense of Canada as a nation."

"Generally speaking, I think the revision of the tariff should be downward."

"The farmers are paying a very small portion of the cost of government in this country."—Sir Edmund Walker.

effort to give the farmer all the financial assistance which it is necessary for him to have. We have always made a great point in the Bank of Commerce of loaning money to farmers. Indeed, I have often quoted to our managers the fact that the Bank of France loans to the French farmers as little as 50 francs, that is \$10. Such small loans are probably not necessary in Canada, but our idea regarding the farmers' loans is that the size of the loan has nothing to do with it if the conditions are correct. There is no reason why a loan to a farmer of \$100 should not have the same consideration as a loan to a manufacturer of \$100,000, if the conditions are right. Now, let us get at the conditions. No new settlement was ever made in a new country accompanied by such banking conditions as we have here. No one else ever got money so readily or at so low a rate of interest.

The Farm Mortgage

"Let me point out that in this country, unlike Australia, New Zealand and

because someone may be borrowing money elsewhere at 5 or 6 per cent. As a matter of fact the farmer similarly situated anywhere else in North America never got his money at anything like that rate. Very much higher rates were paid in the Western States when they were in the same stage of development. As conditions become more settled rates will go down, as they have done in Manitoba, where, I believe, 6 to 7 per cent. is the rule.

"If any plan can be devised that would provide that money more cheaply, one would like to see it accomplished, but personally I do not think it can be done unless you are to suppose that the state is to use the credit for that purpose which might otherwise be necessary for public works. If the Provincial or Federal Governments were to pledge their credit for the purpose of obtaining any large sum of money to loan to the farmers at low rates of interest, the inevitable result would be that the rate of interest would go up and all the money they acquired not only for this

purpose but also for the public works which are necessary in this growing country, would cost them more. There are only a certain number of people who are seeking investment securities such as those of the Canadian Governments, and the moment you ask for more money than is readily forthcoming your interest rate goes up."

The experience of New Zealand and Australia where the governments have for more than 20 years borrowed money in England at 4 per cent. and loaned it to farmers at 5 per cent. was quoted to Sir Edmund, but he was not prepared to admit that Canada could safely follow the example of those countries.

Distrusts Australian Experience

"New Zealand," he said, "is almost a perfect country. Nature has done everything possible for those small islands, and it seems possible to make a success of experiments there that would bring disaster anywhere else in the world."

As to Australia, he dismissed the experience there by saying that London was complaining that Australia was continually coming for money and more money, and even if their accounts did purport to show that their system of government banks and loans to farmers had been a success, he would distrust the final outcome.

The proposal of those who advocate government loans to farmers, it was pointed out to Sir Edmund, was practically that the government should do the work that the trust and loan companies are doing in bringing money from Great Britain for investment in farm mortgages. Asked as to the methods of these companies, Sir Edmund said:

"I am not interested in any company that lends money on farm mortgages, but I understand that they pay the English investor $4\frac{1}{2}$ per cent. when they guarantee the investment, and 5 to $5\frac{1}{2}$ per cent. when they do not. They loan

the money to the farmer at 7 and 8 per cent., and to the farmer that may seem rather a large margin. But you must remember that every operation connected with such a transaction costs money.

"When we in the bank borrow money from our depositors at 3 per cent. and lend it at 6 per cent. people seem to think we are making a lot of profit. They have no idea what it costs us to carry on business—in salaries, buildings or rent, stationery and so forth. Of course, with a mortgage where the interest is only collected yearly or half yearly, and the loan runs for five years the expense is not so great as where the money is continually coming in and going out again, as it is in a commercial bank, and mortgage loans might perhaps be handled on a margin of $1\frac{1}{2}$ or 2 per cent. Still you must remember that they, just like the farmers, are trying to make as much money as they can. Nevertheless, I do not believe that the advantage which would inure to the individual farmer in getting his loan at 1 or 2 per cent. or even 3 per cent. less than he is now paying, would compensate the country for the loss that would result from the depreciation of the public credit that would be sure to follow. "No," he said, "I do not believe in government interference in matters of this kind. Governments in Canada at all events are never as efficient or as economical in their operation as private enterprises."

Would Lend Money on Grain

Coming to that part of the question of agricultural credit that banks are directly interested in, Sir Edmund was asked how he regarded the proposal which has been much discussed of late, that banks should be given authority to lend money to farmers on the security of grain stored in their own granaries, when the lack of transportation facilities or the condition of the market make it impossible or undesirable to market it immediately. To this

proposal Sir Edmund was decidedly sympathetic.

"It is desirable for many reasons," he said, "that all the grain crop of the country should not be rushed on the market at one time. In the first place, it is not reasonable to expect the railways to have facilities to handle the whole crop within a period of ten or twelve weeks. It would not be economical on their part to do so, because it would mean keeping a lot of rolling stock and motive power that would be idle a great part of the year, and if they were forced to do this, freight rates would remain higher than is necessary, because of the loss of interest on the cost of such idle rolling stock. Then to rush all the grain on to the market at one time would inevitably be to depress the price when the farmer was selling, and to raise it when he had none to dispose of. The farmer, however, must have money in the fall to meet his liabilities. The machine agent, the storekeeper and the thresherman all want their money at that time, and it is desirable that he should be able to pay them. Consequently, if the farmers ask for the privilege of having the right under the Bank Act to put their grain in some safe storage and pledge it to the bank, I should hope the Government would grant it and that the banks would do their best to provide the accommodation required. I can see no reason why such a plan should not prove practicable. I have always urged that every bank should extend credit to the farmers whenever it is justified, and such a provision would undoubtedly enable a great deal of credit to be extended that cannot be extended now, because the bank has no way of taking security on the farmers' assets."

Loans on Cattle

"Would you also be in favor of the banks having power to loan money to farmers for the purpose of enabling

them to purchase cattle and go into mixed farming, the cattle themselves being given as security?" Sir Edmund was asked.

"Yes, I would be in favor of that also," Sir Edmund replied. "It is very desirable that the farmers of the West should be induced to go into mixed farming and anything that will help to bring this about is deserving of favorable consideration. The chief objection to it would be that if other creditors, such as the storekeeper and the implement man, did not know that a man's cattle were pledged to the bank they might say that they extended credit to the farmer, believing that they had the cattle to fall back upon. However, these creditors would have to take trouble to inform themselves as to the man's position, and govern themselves accordingly. If it is considered desirable for the benefit of the country generally that farmers should have loans on the security of their cattle I see no reason why Parliament should not legislate accordingly."

Real Estate Speculation

In his last annual address to the shareholders of the Bank of Commerce Sir Edmund Walker referred to the danger which threatened Western Canada from over-speculation in real estate. This was recalled to Sir Edmund, and he was asked if in addition he did not consider that the holding out of use of large areas of land near the railways, and the cultivation of land which is more remote, entailed a serious economic loss.

"Yes," Sir Edmund replied, "I have often said so, and have been talking about that very thing within the past twenty-four hours. But that is caused by the homesteader. He must have free land, or cheap land, and so he goes back from the railway where he can get it. The land closer in is held by speculators, and he cannot get it.

You cannot help that now, it is too late. The Government in the first place should never have given away the land as they did to the railways years ago without making some conditions. They should have fixed the price at which the lands were to be sold, and have handed the money over to the railway as the lands were taken up.

"But if you recognize the evil, would you not do something even now to make the speculators give up the land to someone who will use it?"

"But how?" asked Sir Edmund.

"Well, some of us," said the interviewer, "advocate the Taxation of Land Values. We believe that if all revenues, municipal, provincial and federal, were raised by a tax on the unimproved value of land, it would make the tax on vacant land so heavy that no one would want to hold it."

"All revenues?" asked Sir Edmund. "You are talking Free Trade now. That will never do. But I will say this: The farmers are bearing a very small portion of the cost of government in this country, and the speculator is paying nothing, so that I should be glad to see

some system devised which would compel him to pay something."

Sir Edmund's statement that the farmers are bearing a very small portion of the cost of government, nearly took the interviewer's breath away, but he managed to feebly expostulate.

"Well," Sir Edmund, "all he pays is the duty on the goods which he uses which are manufactured abroad—that is all he pays to the federal treasury, is it not?"

The interviewer admitted that it was indeed ALL. At this point Sir Edmund was called away, and the subject could not be pursued further, but before going he was asked if he did not think that some Canadian industries had reached a stage of development where they could stand a reduction in the tariff.

"Generally speaking, I think the revision of the tariff should be downward," he said. "But I would put 15 per cent. as the absolute bottom, and there are two industries that I would immediately put back to that basis, binder twine and steel wire. Those are industries which will never be established in Canada without some protection."



Bank Clearings Make New High Record

THE Dominion of Canada, in October, made a new high record in point of bank clearings, the grand total for seventeen cities being \$866,191,742, a gain of 17 per cent. over September, and of 8.2 per cent. over the best previous total, that of May last. The gain over October, 1911, is 27.3 per cent. Every other city except Ottawa presents increases. This table gives the Canadian figures month by month (three figures omitted):

	1912	1911	1910
January.....	\$670,204	\$529,526	\$488,229
February.....	602,467	468,084	407,858
March.....	642,429	522,477	474,210
April.....	702,155	546,623	489,897
May.....	800,732	631,974	479,843
June.....	751,398	594,200	499,153
July.....	791,005	615,922	534,365
August.....	732,754	583,248	484,564
September.....	697,982	551,056	505,363
October.....	866,191	669,822	560,339
November.....	.....	771,772	612,190
December.....	.....	698,655	574,770

Canada's clearings for ten months aggregate \$7,295,275,855, an increase of 26.6 per cent. over the same period of last year.

The clearings show a 28 per cent. increase. The actual gain is \$195,493,000. Montreal increased almost 30 per cent., with Toronto a fraction behind that mark. Montreal's clearings for the month reached a new high level.

With the exception of Ottawa, where a decrease is shown, every city in Canada made a gain over 12 per cent., the majority being above 20 per cent.

The figures follow (000's omitted):

	Sept., 1912	Oct., 1912	Oct., 1912	Inc.	%
Montreal.....	\$234,735	\$282,733	\$217,715	\$65,017	29.8
Toronto.....	158,122	200,779	155,221	45,557	29.3
Winnipeg.....	106,388	152,652	125,994	26,657	21.1
Vancouver.....	53,896	59,492	49,210	10,281	20.8
Ottawa.....	15,157	18,841	19,199	*358	1.8
Calgary.....	24,137	25,744	20,874	4,870	23.3
Quebec.....	13,248	15,333	11,844	3,488	29.4
Victoria.....	15,266	17,772	11,527	6,244	54.1
Hamilton.....	12,899	16,282	11,924	4,358	36.5
Halifax.....	7,754	9,949	7,801	2,148	27.5
St. John.....	7,303	8,022	6,493	1,528	23.3
Edmonton.....	17,702	21,310	12,583	8,727	69.0
London.....	6,579	7,566	5,899	1,656	28.0
Regina.....	9,732	12,049	6,565	5,483	83.5
Brandon.....	2,204	3,042	2,702	339	12.5
Lethbridge.....	2,652	3,200	2,737	463	16.9
Saskatoon.....	9,643	11,430	6,561	4,869	74.2
Brantford.....	2,287	2,991	2,210	780	35.3
Moose Jaw.....	5,413	6,241	3,968	2,272	57.2
Fort William.....	2,972	3,491	2,387	1,103	46.2
Total.....	\$705,126	\$878,918	\$683,425	\$195,493	28.6

*Decrease.



Rejection of Reciprocity Justified

THE result of the elections in the United States is another justification of the rejection of reciprocity by Canada last year. The probability is now that the Democratic party soon to be in power will proceed carefully with a revision of the tariff, which will, of course, act to Canada's benefit, with respect to her export trade at any rate. Canada might be disadvantaged, if the new political powers of the United States went at tariff readjustment in a manner which would retard business

seriously in the United States. This, of course, would have a reflex influence in Canada, but to judge from the statement of the President-elect, nothing radical is in contemplation.—*Financial Post*.



Foolish Taxation

Charlottetown is repeating or paralleling Toronto's blunder by charging market fees that keep the farmers from the market. Such fees are among the most wasteful and foolish indirect taxations a city can levy on itself.—*Toronto Globe*.

Transportation

LAYING STEEL IN THE ROCKIES

The transcontinental engineers of the C.N.R. and G.T.P. are now engaged on the last and most difficult portion of the work. Four thousand laborers are at work preparing for rails on the Grand Trunk Pacific. Some of the difficulties of the task are here described.



IN the Rocky Mountains country, to the west of Edmonton, Alberta, on the Grand Trunk Pacific and the Canadian Northern transcontinental systems, engineers are rushing grades and laying steel to the Pacific Coast.

Four thousand laborers are at work, timbering, tunnelling, grading and preparing for rails on the first named line. In addition, 40 steam shovels, two river boats, hundreds of horses, dump-carts, scrapers, cranes, tracklaying machines and all sorts of tackle are employed on the last leg of the ocean-to-ocean road. Engineers are confident that the golden spike will be driven about twelve months hence, midway between Edmonton and the coast, but the contractors who have charge of the actual work say the job cannot be completed earlier than the fall of 1914, and possibly not before the middle of 1915.

The Final Stretch

Graders are now entering the most difficult part of the task, the final stretch of 210 miles, all of which is along steep side hills, composed of slippery mica clay. The engineers who planned the route through the Yellowhead Pass, which makes other transcontinental grades appear as if they were blunders, are now running a constituent that defies practically every law known to railroad science, and will keep the shovels busy for two years after all the steel is laid.

The nature of the ground between the

rail head and Fort George presents numerous problems in engineering. The mica clay slides easily; in fact, in scores of instances it has been necessary to dig out the same places two or three times. With a mountain of this jelly-like mixture, needing only a light rainfall to start it shifting, the Grand Trunk Pacific has a problem in railroading not encountered elsewhere in the Western country. Between Pocahontas and Tete Jaune Cache the mountains rise to heights of from 6,000 to 10,000 feet. The highest peak is Mount Robson, 13,700 feet from base to apex.

The Busiest Place

Mile 53, five miles below Tete Jaune, is the busiest place on the line. Two steamers, the Constructor and the Conveyer, were built last spring to transport supplies down the swift-running Fraser River. The boats are of the stern-paddle type, 150 feet in length, with 24-foot beam, driven by 150 horse-power engines. The boats are of green spruce timber, sawed on the spot, and, considering the material, they are remarkably good craft. However, on account of drawing too much water, the boats can only be used when the stream is at its highest point. So far only half of the supplies have been forwarded, and as the season is nearing its close, there will be delays.

Five steam shovels and several hundred cars of equipment and material are piled up at the head of steel, and there

is much other apparatus coming up every day, that one wonders how the contractors can send even a fraction of it down the Fraser River before navigation closes. The lighter supplies will go down in the scows, which are built at the head of steel and abandoned before conveying the cargo to the canyon, 100 miles below Stuthard. Four experienced men with 20-foot sweeps at bow and stern are necessary to navigate one of these scows.

Loading a steam shovel and transporting it down the swift river is a job that would give even a seasoned sailor some uneasiness. The shovel is run over a temporary track to an open scow, 40 feet in length and 20 feet in width, lowered into the bottom and lashed to the nose of the conveyer. When the craft swings into the current and heads

down stream, the workmen hold their breath and the owners begin to figure the probable loss taken down that way—just turned loose and allowed to drift, so far without mishap.

Deserted Buildings

At intervals along the route between Edmonton and the head of the steel are vacant storehouses and other buildings of log walls and tent roofs, which were once occupied by builders and grading gangs, broken shovels, remains of worn-out machinery, discarded clothing and footwear and heaps of tin cans are rusting and decaying in the varied changes of climate, and here and there a lettered stone tells that the work of railroad construction, which draws its materials from the whole civilized world, must also take its toll of human life.



CANADIAN RAILROAD DEVELOPMENT

Some of the big things under way or on the way in various parts of the Dominion are here summarized.



THE engineers of the Canadian Pacific Railway are working on plans for the double-tracking of the line from Saskatoon to Sutherland.

The Grand Trunk Railway have decided to make Hamilton, Ont., an important terminal point and are at present making extensive improvements to their Stuart Street yard. They will probably raise all the tracks.

The floating dry dock at present under construction by the Grand Trunk Pacific Railway at Prince Rupert is to be a pontoon structure with a capacity of 20,000 tons. It will be 640 feet in length, and will cost approximately, \$2,000,000.

The first of the two central cantilever spans of the second track of the C.P.R.

bridge being constructed across the St. Lawrence at Lachine, has been moved into position. The spans are 400 feet long, and in the centre 40 feet high. The work was done by the Dominion Bridge Company, the contractors, under the direction of Mr. C. H. Duggan and Mr. F. Shearwood, and was witnessed by a large number of experts. The preparations occupied two weeks.

The Grand Trunk Pacific Railway is reported to have completed the surveys for a route between Regina and Lethbridge, and it is probable that the construction work will be started as soon as the weather permits in the spring. The Grand Trunk has engineers now making preliminary surveys in the mountains for a direct line from Lethbridge

to Vancouver, to be run between the main line of the Canadian Pacific and the International Boundary.

Instead of building a central section of eleven storeys to cost about \$800,000, the Canadian Pacific Railway will extend part of its new Hotel Vancouver structure up some sixteen storeys. This is said to be permissible so long as the base area of the portion raised above the ten-storey limit is not more than one-third of the base area of the whole edifice. The cost of the central section, to be made sixteen storeys high, will run to about \$1,200,000 instead of \$800,000.

The Edmonton, Dunvegan & British Columbia Railway Co., with office at Edmonton, Alta., has awarded the contract for 100,000 ties to Bell & McPhee. Contracts for 300,000 ties have now been awarded and these, with ties cut along the right-of-way by Mr. J. D. McArthur, the contractor, will, it is expected, be adequate for the first 120 miles of the road. Tracklaying commenced about the middle of November, according to the plans of the company. The third shipment of steel, consisting of 4,000 tons of rails and fastenings, and bringing the total supply on hand to 12,000 tons, sufficient to complete the line from Edmonton to Athabasca River bridge, a distance of 120 miles, was shipped from Fort William in October.

All difficulties in connection with the building of the New Union Station, Toronto, have been removed, and the work of construction will be commenced early next year. The Canadian Pacific and Grand Trunk Railways have reached an agreement on the matter and purpose to form a terminal company, which will undertake the preparation of plans and the active work of construction. The new station will be on the Front Street site, between Bay and York Streets. The railway companies, however, intend to prosecute their appeal against the viaduct order. They will make an im-

mediate application to the Governor-General-in-Council to have that order set aside. The alternative plans of the railways provide for the construction of a number of bridges over the tracks. The city will strongly protest against any change being made in the order.

Mr. Clarence Hoard, 401 Pemberton Block, Victoria, has the contract for 10 miles of line between Union Bay, Courtenay, Vancouver Island, on the Comox Extension of the Esquimalt and Nanaimo Railway. The contract includes 100,000 cubic yards earth excavation, 2,000 cubic yards concrete masonry, from 300 to 1,000 foot-bridges requiring 700,000 feet B.M. timber trestles, and 100 feet steel span. Mr. Hoard is also building seven miles of standard gauge railroad to New No. 8 shaft, for the Canadian Collieries, the work requiring 200,000 cubic yards earth excavation, 1,500,000 feet B.M. trestles, also 80,000 cubic yards hard pan cut for yards at shaft. The same contractor is also constructing a timber crib dam three miles above Union Bay, for the Canadian Collieries. The dam is 200 feet long and 20 feet high, containing about 150,000 feet B.M. of 12 x 12 cedar.

Surveys will shortly be completed for the first section of the Ottawa & St. Lawrence Electric Railway. This company proposes a line from Ottawa to Morrisburg, Prescott and Brockville, with branch lines to other towns and villages in the Ottawa valley. The present survey is being made from a point near Mooneys Bay on past the Hunt Club, then straight through to Metcalf, from there to Winchester, then to Williamsburg and Morrisburg. This part of the road will be constructed first. When it is completed, connection will be made with Prescott and Brockville, and a branch line will run from Metcalf to Kenmore and Russell. It is stated that the necessary money has been subscribed and contracts already drawn up call for 50 miles of road being built in a year

from next spring. Mr. E. E. Malone, Toronto, Ont., is the engineer.

Hon. Frank Cochrane, Minister of Railways and Canals, Ottawa, Ont., in a recent address at Halifax, N.S., announced the intention of the Government to build new railway and ocean terminals at Halifax. He stated that the new docks are to extend for $1\frac{1}{2}$ miles from the lumber yard to Point Pleasant Park, and will consist of six piers 1,250 feet long and 300 feet in width, with capacity sufficient to dock at least 30 ships. There will be one bulkhead loading pier 2,000 feet long,

at which the ocean greyhounds will land. This pier will be equipped with immigration buildings, sheds and grain elevators. A new union passenger station will be erected at the end of Hollis Street, just north of the docks mentioned, which will be of ample size and suitable architecture. The new terminals will be approached, the Minister said, by a double-tracked railroad, which will branch off the main line at the Three Mile House and extend southerly through the low divide between Bedford Basin and the head of the north-west arm.

In the Public Eye

HON. FRANK COCHRANE—A CHARACTER SKETCH

MR. COCHRANE has come back from Hudson Bay, whither he went to see for himself the relative values of Fort Churchill and Fort Nelson for the terminus of the railway for which he, as Minister of Railways for Canada, is mainly responsible. He went down the Nelson River from Winnipeg, and came back on the Beothic, via Hudson's Strait. It was a strenuous trip, especially for a man with only one foot and that sixty years old, writes O. W. K., in the *British News of Canada*.

A Man of Strenuous Trips

Mr. Cochrane is a man of strenuous trips. In truth, what you and I would consider a terribly fatiguing journey he would call a picnic. He has been a hard traveller since he was able to walk alone. Anybody born in rural Quebec in the early fifties had to do without flowery beds of ease. Mr. Cochrane has been doing without them ever since.

He has been called the bushranger in politics. He knows the woods as he knows his own face—better; for he has seen more of the woods than of the mirror. That face is furrowed. It has a pair of grey eyes that once in a while look cold blue, like some brands of steel. His mouth is small, but it is not the mouth of an indeterminate man—oh, dear, no. If you have ever heard the Hon. Frank talk to a deputation that wanted more than it had any right to expect from a righteous government, you would know that there is nothing weak about the mouth or what comes out of it.

Few Minutes His Limit

Out of the mouth a small quantity of words habitually flows. Mr. Cochrane boasts that he never made a longer speech than ten minutes. He makes the best of an enviable inability when he says that. He just can't speak, and that's all there is to it. The saving

grace of his efforts at thinking aloud for the multitude is that he is under no sort of delusion as to what his forte is not. But as he was a first-class packer when he had to traverse the woods, so he gets a great deal of matter into a mighty small compass.

Last winter, a verbatim report was given of a Cochrane speech, merely for the purpose of showing how little the Minister of Railways said, and how much he got into it. It was partly in answer to a deliverance by Mr. Emmerson, who was the penultimate predecessor of Mr. Cochrane in the portfolio of Railways and Canals, and who resigned because circumstances were too much for him.

Mr. Emmerson, who comes from New Brunswick, where the practice of political oratory flourishes more than the green bay tree flourished in old Judea, had spoken at great length, and with great force, from the Emmersonian point of view. Half of what he said was not noticed, except to the effect that there was much in the observations of the hon. gentleman. The rest was disposed of in the manner of a master who doesn't much care for unnecessary questions. The House was satisfied, and when he had time to think it over, Mr. Emmerson seemed to be satisfied, too.

With Wolves as a Boy

The habit of talking to himself to relieve the loneliness of the bush was never cultivated by the Minister of Railways, what time he was a long-range observer of the political game. He began to be at home with the trees when he was a small boy. You can very seldom get him to talk about times that would have made R. M. Ballantyne a millionaire, if he could have written as well as Cochrane could perform in the bush. Mr. Cochrane doesn't know the first thing about the relative values of publicity. He doesn't care to see his name in the papers—honest to goodness, he doesn't.

When he was about a dozen years old,

and not a baker's dozen, either, he was sent all alone to deliver a message three days' journey in the woods. It was winter. The snow was deep. It had been deep for a long time. Forty years ago there were hungry wolves in the tall timber. Their hunger necessitated that little boy Frank should repose in the trees, which he did with more interest than slumber for two nights. Before the third nightfall he stumbled into the lumber camp, delivered his message, asked for supper, and told his story later, when he desired that they would not call him with the rest of the men in the morning.

That's the sort of stuff that went to Hudson Bay, so that he might advise himself, and then advise Parliament, where to build a railway station, elevators, docks and such like things, when the most remarkable transportation enterprise in the world really gets a-going.

No doubt he saw J. B. Tyrrell, who is on the Nelson River for the Government of which Mr. Cochrane used to be a member, before he was called to Ottawa. Tyrrell will not be back till towards the end of next month, when we shall no doubt be able to tell you the latest about the real north.



It is just as important to maintain good roads as it is to build them.—Elbert Hubbard.

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Pulse of the Press

PUBLIC EDUCATION IN QUEBEC

Those who favor free obligatory secular education are not necessarily anti-religious or anti-clerical. Popular education promises to become a prominent subject of discussion in the Legislature.



THOUGH there has been some improvement of late years in the work of public instruction in the Province of Quebec the latter is still far behind many other parts of the North American continent in the efficiency of its educational system.

It is of less importance just now to place on the right shoulders responsibility for existing defects than it is to secure much needed reforms by the hearty co-operation of all classes, creeds, and political parties. What is needed, in justice to the children of the province, is such an educational training as will, without interfering with their religion, secure for them a kind of culture that will make it easier for them to become respectable and efficient citizens of a province of which they have many reasons to feel proud.

Hard to Feel Grateful

It is hard for any intelligent man or woman to feel grateful to or appreciative of a community that deprives children of the chance to learn to read, write, and compute with facility.

Popular education bids fair to become a prominent subject of discussion in the Parliamentary session now in progress in Quebec; it would be not merely a patriotic, but a rational preparation for effective legislative treatment of the educational situation were all parties in the Legislature to agree that the matter should be taken and kept out of the vortex of ordinary partisan debate.

It should not be assumed, for example, that those who favor free obligatory

secular education are either anti-religious or anti-clerical. There is no more earnest or intelligent advocate of the efficient education of children than Bishop Fallon, and there are no doubt other members of the Hierarchy who are equally favorable to giving the little ones a chance for life in the only way open to the community to provide it.

Would Militate Against the Church

It would, in the long run, militate greatly against the social influence of the Roman Church if those who are hostile critics, or even candid friends, could with truth affirm that the Roman Catholic clergy are as a class or a profession striving to keep the light of literature, history, and science from the rising generation.

On the other hand it is well to bear in mind that, while extremist agitation may be useful for educative purposes in promoting a sociological ideal, it is often better to accept half a loaf than to go without bread. The majority of the Quebec Legislative Assembly may be eager to accomplish radical reforms in defiance of clerical opposition. Whatever may be the case with other matters in issue it will probably be found true in regard to education, that the practical end in view—the training of the children for their life-work—will be most speedily and effectively achieved by the Liberals now in power keeping in co-operation with themselves the least unprogressive and reactionary of their party opponents.—*Toronto Globe.*

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

==== (Alphabetically Arranged) =====

The prospect of a record grain crop in the West is already having a noticeable effect on business conditions all over the Dominion. Correspondents of the *BUSY MAN* report that building and other developments were never more active. It is expected that the next few months will witness the greatest trade expansion of recent years. The demand for labor, both skilled and unskilled, continues as strong as ever, particularly in the building trade and for farm helpers.

Arcola, Sask.

Arcola is on the C.P.R., 126 miles south-west of Brandon, in a splendid farming district.

The population is 1,200. Assessment \$931.00. Tax rate $23\frac{1}{2}$ mills. There are six elevators (capacity 172,000 bushels), flour mill, brick plant, and many other industries. There is an opening here for a steam laundry and other industries.

There were handled at Arcola last season, 491,000 bushels of grain, 300 cattle, 275 horses and 326 hogs.

The Board of Trade is liberal towards new industries. Write the Secretary, J. R. Donaldson, for what they will do to induce industries to locate here.

The President of the Board of Trade is J. W. Kennedy; Town Clerk, J. R. Donaldson, (who is also Secy.-Treas. of the town). W. M. Connor, Mayor, and T. C. Yeoward, Postmaster.

An electric power and light plant has been installed. Water is supplied from Moose Mountain by gravity system. There is a chemical fire engine and other fire-fighting equipment, in charge of H. R. Francis, Fire Chief. The Chief of Police is F. J. Owen.

There are public and high schools, town hall, court house, land titles office, opera house, two hotels, four miles of sidewalks, Government phones, local and rural; C.P.R. Telegraph, Dominion Express.

The banks and their managers are: Union, A. Lowe; Merchants', J. N. Kennedy.



A man must be one of two things, either a reed shaken by the wind, or a wind to shake the reeds.—Handford.



The most important attribute of man, a moral being, is the faculty of self-control.—Herbert Spencer.

A Fine River

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Great Natural Resources

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A GREAT CENTRE

A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

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CALGARY - ALBERTA

Athabasca Landing, Alta.

A water system is being installed here and a fine public school is being erected.

There is a demand for laborers, carpenters and painters at the present time.

There are openings for a hardware store, cafe and hotel. A flour mill and sawmill would also be welcomed.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge.

Athabasca Landing—Continued.

A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 400. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nancekivill; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. Minns. Assessment \$388,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal, managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



Resolve to grow, to broaden, to learn something every day, every week, every month, and at the end of ten years your assets will be greater than if you had been a regular weekly depositor at the savings bank.—Orville Allen.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

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Brandon, Man.

The action of the City Council toward the securing of a site for the erection of car barns for Brandon's Street Railway is regarded quite generally as in keeping with the requirements of the city. It now appears likely that several factories will locate in the immediate vicinity. The site is easily accessible, and the spur line of the Canadian Northern now building will be extended to the property. There can be little question but that the spur line will increase the value of the property by at least \$25,000. It is the intention to have the street railway ready for actual operation in time for the Dominion Fair next year. Specifications for equipment and single track, pay-as-you-enter cars are now being prepared. As a result of the announcement of the Street Railway Company's plans, a pronounced movement in real estate circles has been developing during the past few days, particularly in the southern section of the city, where it is believed a large number of factories and warehouses will be located at an early date. The expenditure of \$15,000 by the Commercial Bureau during the present year is already showing marked results in the city's growth and expansion.

The C.P.R. is completing another span to lay double-trackage on their bridge over the Assiniboine, to meet the exigencies of increased traffic.

A scheme, backed by strong financial men in Calgary, for supplying this and other cities along the C.P.R. with gas at 25c. per thousand, will, if carried through, be one of the greatest engineering feats in the world.

The Dominion Government has decided to lay out the land lying between the Brandon Experimental Farm and the Assiniboine River as a beautiful park. This land was originally set aside for experimental farm purposes by the Government, but was never so utilized.

Brandon's new Winter Fair Arena is said to be the first building of its kind in Canada and the third in America, the other two being the Coliseum at Chicago and the Armory at Scranton, Pa. The method of construction is known as the three-pin hinge system. The building, which will be 136 x 260 feet, is being constructed without a column of any de-

scription. There will thus be a clear, unimpeded view of the arena from all parts of the house. The arena proper, in which the procession of live stock will take place, is 80 x 100 feet.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

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BRANDON, MAN.

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Calgary, Alta.

The Massey-Harris Company will build a \$100,000 warehouse in Calgary.

Henderson's Directory census enumerators place the city's population at 71,000.

Labor of nearly all kinds has been very much in demand. In some cases teamsters were difficult to secure at \$60 per month and board, while rush jobs have brought bricklayers 80 cents per hour.

One year ago a corner lot at Twelfth Avenue and First St. East was acquired by a syndicate for \$38,000. It has now passed into the possession of Hugh Walsh for \$60,000, netting the former owners \$22,000 for carrying it one year.

The Town Planning Commission has received recognition from the City Council to the extent of securing a by-law to be submitted to the people for a \$10,000 grant towards the preliminary work of the Commission.

Calgary's University, made possible by public-spirited citizens who contributed out of their own pockets the necessary funds, is affiliated with McGill College, Montreal, for degree conferring powers. Classes were inaugurated in October and the first term attendance promises to reach the 100 mark the promoters prophesied.

There are no kindergarten classes, the age of admission to the public classes, Grade I, being six years. The 5,643 scholars in attendance during the month of September were taught by 146 teachers—of whom 12 are in the Collegiate Institute with 291 pupils—a total increase of 25.5 per cent. over the attendance of September, 1911.

On the first of October the city of Calgary opened a civic abattoir with sanitary killing and cooling plant. One freezing room accommodates 3,000 carcasses and there are also the usual reduction works to dispose of the residue from the slaughter house into commercial products. This abattoir is to be operated in compliance with the regulations of the city Board of Health, under the supervision of an Inspector, in the interests of the citizens. Slaughtering elsewhere than in the public abattoir, or in the large meat packing establishments, is prohibited, and even farmers bringing meat for sale must have it bear the Health Office stamp. It is estimated that 16,625 lbs of beef alone are consumed in Calgary daily.

Busy Man's Canada

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the rapidly growing
towns and cities of
the Dominion than
any other
publication



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Calgary—Continued

Calgary's building permits for the first nine months of 1912 were \$15,861,226, an increase of 46 per cent. over 1911, and giving this city easily third place among cities of the Dominion.

The new customs examining warehouse will have a frontage of 112 feet on First Street East and 200 feet on Eleventh Avenue, and will consist of four stores and basement. Twenty feet is the height of the ground floor, the remaining three stories fifteen feet high. Local cut stone and pressed brick are to be used in the construction.

Building trade operations are especially active. Labor unions claim to have approximately 12,000, by far the most of whom are directly interested in building. A difference of opinion between stone cutters and stone masons as to whom belongs the right to certain classes of work, has existed all season and promises to continue despite all efforts to bring the disputants to an amicable understanding.

Senator Lougheed, the financial magnate behind the Sherman Grand Theatre, announces that he will erect forthwith an up-to-date vaudeville house, so that Calgary may be in the forefront in matters of entertainment. The Sherman Grand is in many respects the finest house of its size in the Dominion.

City. Post Office statistics show that in comparison with a certain week in 1910, during which 191,011 letters passed through, the same period this year gives a record from the machine of 480,186. Revenue from stamps, etc., advanced about 40 per cent. over 1911. The capacity of the office is taxed to extremity.

Two young ladies braved the incidents of a night out on the Land Office steps when in company with half-a-dozen men they lined up the evening before to be in readiness for filing on certain desirable locations in the oil district near Calgary. The ladies' places in the line were gallantly reserved for them while they reposed for a time in a big touring car which at the edge of the sidewalk served as a strategical base. Success rewarded the endeavor.

Oil of good grade and in paying quantity, it is believed, is indicated by seepages from the ground near Okotoks. At least two companies are being organized in Calgary for

thousand acres have been staked out in claims. developing the region, and already several

During the past eighteen months Calgary has expended on civic works such as sewers, paving, conduits, bridges, buildings, water-works extension and maintenance, electric railway, etc., etc., and general estimates, \$8,049,568. Three-quarters of a million dollars' worth of new schools are now in hand.

In view of the remarkable immunity from serious loss by fire, for which Calgary is noted, the Board of Trade is asking the Underwriters' Association for a further reduction on the rates which now prevail. These rates are from 30 to 65 cents per \$100.

A committee has been appointed to gather data on the distribution of cars, so that when the Railway Commission meets here it will be in a position to urge better treatment for the Province of Alberta in handling this year's crop.

It is expected that a municipal Labor Bureau will be formed here. Miss Wileman, an English lady, has spent some time in bringing this subject before those whose interest could be enlisted. The underlying idea is to endeavor to adjust a balance between the shortage of labor during the summer months and the over-supply of the winter. Boards of Trade, Churches, Labor Unions and other organizations in a position to assist are to be asked to lend their aid in making the movement a success.

Calgary's municipal street railway has completed its third year of operation.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacher; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearist; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compilin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The City Council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending

high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.

HOW DO YOU MAKE YOUR LIVING?

This is not impertinence—merely by way of leading up to a point.

The point is that a large number of very intelligent, active and enterprising people make their living by selling magazine subscriptions.

Some people are doing a great deal better than making a living in this line of work—making money, in fact. Still others could greatly improve their circumstances if they would give up their present employment and take up subscription work. A card will bring you full particulars.

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- -

Toronto

EDMONTON

¶ We own a property adjoining the City limits on the two-mile circle from the Post Office. Also a property in the same vicinity on the three-mile circle.

¶ These properties will easily reach *three to five* times the present prices.

¶ We guarantee every lot we sell to be high, dry and level. If you find it different you can have your money back with interest.

¶ Our Edmonton Office has resold several lots already at an advance of from \$50 to \$100 a lot on a two months' holding, showing over 100 per cent. on the money invested.

¶ Half of the subdivision was sold through our *Edmonton Office* in about six weeks to Edmonton people. Several of them intend building *this summer*.

¶ We reserved some lots and are building on them *now*.

The Property Is Restricted
and will be a most desirable residential district

¶ Edmonton is destined to be one of the largest, if not the largest, city of the Canadian Prairie. You can't go wrong in buying close-in properties at first prices direct from the owners.

¶ Write to-day for information that may lead to a *very profitable investment*.

Address —

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WESTERN CANADA PROPERTIES
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30 Victoria Street
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TELEPHONES—MAIN 4220-4221

Edmonton, Alta.

The Board of Trade has recently urged the City Council to take steps looking to the provision of a supply of natural gas for the city, it being regarded as a certainty that such supply is available within practicable piping distance, if not within the city itself. In the meantime plans are being matured, and arrangements made for the purchase of material required for the installation of a distribution system, work on which is to be commenced as soon as practicable, the nature of the gas, whether natural or artificial, and the source of supply, to be left for settlement after further investigation of the possibilities.

Mr. Andrew Laidlaw, of Spokane, and some of his associates interested in the Jasper Park Collieries, recently returned to Edmonton from an inspection of their property. Two hundred and twenty-seven men are employed on the property, and the Grand Trunk Pacific takes the entire output of coal for use on its locomotives. Additional equipment is being rapidly installed, and, on completion, 500 men will be employed and the output increased to 2,000 tons daily.

General Manager H. H. McLeod, of the Canadian Northern Railway, recently signed an agreement, in which the company is bound to the erection of the proposed terminal station and freight sheds on the south side before the 1st July, 1913. The station is to be erected on the Second Avenue South property, purchased by the C.N.R. last year in block 43.

The British Trusts, Ltd., has been organized in Edmonton, with a capital of \$500,000. E. W. Day, president of the company, states that he and his Eastern associates are arranging the purchase of 200,000 acres of prairie land in the Peace River district.

The City Council of Edmonton has received a report of this year's assessments, showing a gross land valuation of \$133,388,370, less exemptions of \$9,475,780. The net municipal assessments amount to \$110,194,300, and the net school assessment is \$123,877,500. The tax levy this year will be 12 mills on the dollar, as against 13.7 mills last year.

The Grand Trunk Pacific Railway passenger depot at the head of McDougall Avenue, which will be four blocks north of the site of the big hotel to be erected by that

Edmonton—Continued

company, will be of handsome design, will provide six tracks, and is estimated to cost \$400,000.

The Canadian Pacific Railway is also actively pushing forward work on its Edmonton terminals, preparatory to the opening of traffic to the north side upon completion of the great high level bridge, work on which is being pushed with all possible energy.

The Municipal Census Commissioner has announced, as a result of the enumeration made on 1st June, that the population of Edmonton on that date was 53,383. This figure includes some 2,400 transients. In 1901 the population was 2,625, and in 1906 it was 11,173.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.



Man's greatest endowment is the power to improve himself. All men possess this gift in common, and without it all other gifts are valueless.—L. C. Ball.



A doubter has little or no faith in anything or anybody, because he has none in himself. He thinks everybody his enemy, but his worst enemy is himself.—Orville Allen.

The West Shows the East

(From the St. Thomas Journal)

A small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Fort William, Ont.

Local officials of the Canadian Northern Railway in Fort William have announced that the plans and specifications for a new passenger depot have been prepared and are now in the hands of the Canadian Railway Commission for ratification. The new structure will cost in the neighborhood of \$20,000.

As announced several months ago, it is still the intention of the Canadian Car and Foundry Co. to have the Fort William plant in operation next year. Men to the number of 120 are employed on construction work now. A building 1,600 feet long and 140 feet wide is being erected.

The new factory will cost about \$125,000, including building, site, machinery, etc. The building alone will cost between \$35,000 and \$40,000. The factory here is to be subsidiary of the Dominion Match Co., Ltd., but is to be controlled by local people and represent local capital as far as possible. They expect to do about \$700,000 worth of business a year and turn out 36,000,000 matches per day.

The Dominion Match Co. is a comparatively new concern and manufactures matches under new patents, called the Parker Continuous Process, which they claim is fifty per cent. cheaper than the die process used by other manufacturers. These patents are to be used in the factory to be erected here.

The elevators are now beginning to fill up, and if the present rush of grain continues, their storage capacity will soon be reached. Six and seven hundred cars a day are now being inspected and emptied into the huge bins at the different elevators. The amount of grain that is being shipped daily from the elevators does not reach the number of bushels that are going into them.

Fort William's Clearing House has been instituted a year now, and comparison with the figures of twelve months ago shows that business in this city has increased by a percentage greater than any other city in Canada. Fort William's receipts for the week ending October 7th this year are \$712,016.00. For the corresponding week, a year ago, the receipts were \$409,855.00. This means an increase of 73.5 per cent.

Terminal Elevator "B" and annex of the Canadian Pacific Railway was formerly turned over to the Grain Growers' Grain Co.,

on October 4th, who are now operating it with a new manager, but the old staff are still retained. This elevator has a capacity of two and a half million bushels. It is understood that the Grain Growers' Company will endeavor to secure control of other terminal elevators at Fort William as their business expands.

The list of new industries secured by Fort William this year has eclipsed all previous records. No city in Western Canada and probably in the whole of Canada can boast of such industrial progress as has taken place this year in the favored city at the head of Canada's great fresh water navigation.

Manufacturers, distributors and investors have begun to realize the vast importance of Fort William's geographical position, which accounts in some measure for the phenomenal growth along industrial lines.

A list of the firms establishing manufacturing plants this year are as follows:

The Canada Car and Foundry Co. (plant value \$1,500,000, employing 1,000 men).

The Nanton Starch Works, (plant value \$500,000, employing 200 people).

The McKellar Bedding Co. (plant value \$150,000, employing 100 men).

The National Tube Co. (plant value \$400,000, employing 150 men).

The Hammond Stooker Co. (plant value \$65,000, employing 100 men).

The Great West Wire Fence Co. (plant value \$100,000, employing 100 men).

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.

W. A. MATHESON

Barrister, Solicitor, etc.

504 Victoria St. - Fort William 29

Fredericton, N. B.

Water power development that will undoubtedly have considerable significance on the industrial advancement of New Brunswick is projected on the St. John River by noted capitalists.

Notwithstanding the fact that the St. John, with the single exception of the St. Lawrence River, is the greatest water power on the Atlantic seaboard, the opportunities for development have in the past been permitted to remain dormant. Probably the most potent reason for this condition lies in the fact that there are important lumbering, fishing and other interests on the river, which, it was feared, might be injured. However sufficient provision has been made for the protection of these interests and the way has been made easy for the companies to proceed with their development.

At Grand Falls, the mightiest cataract east of Niagara, there is a possible development of 80,000 potential horse power, while below the Falls some of the largest tributaries of the St. John have their confluence with that river. These include the Salmon, Aroostook, Meduxnakeag, Tobique, Shocmoc and Pokiok, and while there are no large

falls on the river below Grand Falls, the descent of the river would admit of fully three dams being constructed with a height varying from 15 to 20 feet, each of which would have a potential horse power of from 20,000 to 25,000. In all there would be available about 150,000 horse power at and below the Grand Falls. This power would be continuous.

The largest of these powers to be developed at once is that at Grand Falls, where the Grand Falls Co., Ltd., recently formed from among contending companies, plan to operate one of the largest pulp and paper plants in the Dominion. The power capable of being developed, however, will greatly exceed the requirements of the pulp and paper mill and the surplus power will be available for the stimulation of industries at Fredericton and points along the river. As the company will have a large quantity of wood, which could more profitably be cut into sawn lumber, it is learned on reliable authority that they will operate a large saw mill. An expenditure of \$8,000,000 is entailed in the whole project. Sir William Van Horne is the president of the Grand Falls Co., Ltd., and equally distinguished gentlemen are backing him.

Another water power to be developed is that at Meductic Falls, so called, about forty miles above Fredericton, where the St. John River Hydro-Electric Co. will secure their power. Surveys have been made and tentative plans formed. Mr. Henry Holgate, C.E., an eminent Canadian hydraulic engineer, has visited the scene of the proposed dam site and has been much impressed with the possibilities for development. About 10,000 horse power will be developed and it is the intention of the company to market the power along the Valley of the St. John River, particularly in the cities of Fredericton and St. John.

The Eel River Light, Heat & Power Co. also hope to supply Fredericton with cheap power. The water power of this company is situated on the Eel River, a branch of the St. John, and comprises seven large lakes and what is called the "dead water." By damming two of these lakes, the company has secured at the greatest possible drought 125 cubic feet of water per second. There is a possible head of 70 feet, 4 miles below Benton, at the Falls, so called. There are four other powers on the Eel River, one of which would have a 50-foot head.

Free Site, Free Water
and Exemption from Taxation will
be granted to sterling bona-
fide manufacturers at

FREDERICTON

New Brunswick

A combination of advantages unexcelled in any town or city in Canada. New Brunswick has awakened, and by reason of the development now being carried on and the greater works projected, Fredericton will doubtless share to a very large extent in the prosperity of the province.

Write for Illustrated Booklet.

Publicity Commissioner

P.O. Box 367

Fredericton, New Brunswick

Macleod, Alta.

Brokers have been kept busy securing options on good inside properties for clients at widely scattered points such as Toronto, Montreal, Calgary, Winnipeg and Vancouver. An influential factor in this situation, so it is stated, is the entrance of the C.N.R. branch line from Macleod to Pincher Creek, work on which is already well under way; while in addition the contracts for the C.N.R. branch line from Macleod to Calgary are now being negotiated. Real estate men are anticipating a season of marked activity both in inside lots and farm property.

The inrush of new settlers into the Macleod district during the present season is proving in excess of all early calculations and is acting as a powerful stimulus to general business.

Rapid progress is in evidence in track-laying of the Canadian Northern now approaching Macleod from the north, the establishment of the railway's divisional headquarters at this point being now assured for the near future.

The Western Canada Gas, Light & Power Company is laying its great pipe line from Bow Island along the railway's right of way and will pass directly through Macleod, thus assuring an unlimited supply of gas for manufacturing and domestic purposes.

By-laws for the amounts to carry on the filtration plant, which is already under construction; also the sewerage disposal plant, these plans having all been submitted to the Provincial Government, and approved by them are now ready for construction. The former building will be 75 x 140 feet and will be built of cement and brick, while the disposal plant building will cover a large area of ground, built also of cement and brick, and when completed will comprise all the very latest modes of dealing with water and sewage, and will be, like the town of Macleod, up-to-date in every way.

Setting the tax rate for the year was very important to all owners of property, and they will all feel more interested in Macleod when they learn that the rate for this year will be only 7½ mills on the dollar. The Council has been working this out since they took office in January, with the result that instead of 17½ mills as in 1911, they announce the rate not to exceed 8 mills for 1912.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

The population is 2,500; assessment, \$3,949,970. Government telephone system. C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

According to a statement issued by the building inspector, Montreal building operations in 1912 show a decided lead on all other cities in the Dominion. The total amount expended to date exceeds \$26,000,000, while for the entire twelve months of 1911, the expenditure was \$13,000,000. The permits issued for October were 329, with a value of \$2,754,783. In the year to date, 3,314 permits have been issued.

The revenue from customs duties for the month of October, 1912, was the biggest in the history of the port of Montreal. The month of August this year held the record up to now, but August's record has been bettered by some \$3,000. The relative figures for October of this year and those of 1911 are: 1912, \$2,348,993.79; 1911, \$1,689,682.89, showing an increase over last year's figures of \$659,310.90.

With the advent of the Delaware & Hudson and also the Grand Trunk shops and yards to cover 400 acres, for which the foundations are already in, this promises to be one of the industrial parts of the city. A

large amount of American capital is already interested.

Land sales of late are reported by W. H. Chenery, of the Canadian Land Co., on Cote de Noire Road, in the parish of Longueuil, to the amount of \$240,000. The same firm have lately purchased over \$140,000 worth of property in the same division.

Within a small radius in Montreal six ten-storey buildings are being erected in the business section.

Customs receipts for October in Montreal show a surplus of \$639,000 over the corresponding month last year. The total collections were \$2,149,623.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrig-

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is the one Canadian Lager equal and superior to any imported beer. It is mild, healthful and delicious—a splendid tonic and mildest of stimulants. Order a case to-day from your Dealer.

THE LIGHT BEER IN THE LIGHT BOTTLE

Montreal—Continued

erating and ice-making machinery establishments to be found on the Western hemisphere.

Considerable publicity has been given to a statement that Montreal will lose its grain trade to Buffalo unless much is done to improve the grain-handling facilities of the port. Montreal has not the slightest intention of permitting the grain trade of the port to be lost for want of enterprise on its part. The time has long since passed when there was any danger from inertia. Both commercial and financial circles express the utmost confidence that the Harbor Commissioners, as at present constituted, will not only be able to deal with the situation, but will actually do so.

At present the grain storage capacity of the port is as follows:

	Bushels.
Harbor Commissioners' Elevator	
No. 1.....	1,000,000
Harbor Commissioners' Elevator	
No. 2.....	2,600,000
Grand Trunk Railway Elevator	
"B".....	1,050,000
Montreal Warehousing Com	
pany's Elevator "C".....	600,000
Montreal Warehousing Com	
pany's Elevator "A".....	500,000
Total.....	5,750,000

The Canadian Pacific Railway formerly had a capacity of about 1,000,000 bushels in its elevators there, but these have been demolished during the past few years. The Harbor Commissioners' Elevator No. 2, although not fully completed, is now receiving grain.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police O. Campeau.



Let's take the instant by the forward top.
—Shakespeare.



When all is holiday, there are no holidays.—J. H. Lamb.



With the works of men, as with the workings of Nature, what chiefly deserves attention is the end they have in view.
—Goethe.

Ideas that Help Success

Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

If "Busy Man's Canada" is at hand it is consulted, and not only is the stock of knowledge increased, but additional information is gained, and ideas are suggested that will directly contribute to success.

The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

Moose Jaw, Sask.

When asked regarding the development of the Fall market in Moose Jaw realty, well-informed dealers call attention to the steady expansion of the city in building and industrial lines, and the substantial nature of the season's turnover. By October 15, twelve earloads of machinery, practically the entire plant of the new automobile factory, arrived here from Indiana. The new creamery company is just starting excavation work for the foundations of its plant on Eighth Avenue, which, when completed, will be one of the best equipped of its kind in the West. Within the next few days a definite announcement is expected of the plans of the Moose Jaw Oddfellows' Building Association, regarding their new site and proposed \$75,000 lodge hall. The contract for the new industrial hall called for completion of building by November 15.

That Moose Jaw wholesale houses will benefit materially from the opening of the Outlook bridge for trunk-line traffic with Edmonton and St. Paul, is the expectation of careful observers of marketing conditions in Saskatchewan. There are a number of Moose Jaw wholesalers who have been laying plans for many weeks for competing with Saskatoon for the control of a good-sized slice of that city's trade territory, especially the Goose Lake country which, up to this time, has been served by the belt line from Saskatoon. The grain movement from the Outlook district into Moose Jaw is expected to be very heavy from this time forward, with wheat now being shipped from as far as Macklin, 266 miles distant; while a valuable trade with Kerrobert is also likely to be developed, so it is stated.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

The rural municipality of Moose Jaw is taking full advantage of the taxing power conferred on it by the Rural Municipalities Act, and, as a result, expect to collect from the owners of sub-divisions about \$25,000.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000

barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle, 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,402. This had increased by 1911 to \$27,770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

Are you working your way through college?

- ❑ Would you like to win a college course?
- ❑ The Busy Man's Canada offers a splendid money-making proposition to self-supporting students.
- ❑ It is specially adapted for working during vacation.
- ❑ Many high-school boys have secured the funds for a college education by working spare time.
- ❑ If you are dependent upon your own resources for a college education, or desire to help out the folks at home, we can solve your problem for you.
- ❑ Sit right down to-day and mail a letter asking for particulars to the manager of

THE BUSY MAN'S CANADA
79 Adelaide Street East
TORONTO

Moose Jaw, Sask.—*Continued*

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.



Live for something, have a definite aim in view, but remember your usefulness in this world is to make others, with whom you come in contact, happier.—Orville Allen.

If it required no brains, no nerve, no energy, no work, there would be no glory in achievement.—Bates.

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H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Ottawa, Ont.

Although the charter of the Ottawa and St. Lawrence Electric Railway has been lying idle for over a year, it is said to be likely that the project will go ahead much more quickly now, as a new company has been formed and negotiations are practically completed whereby it will take over the charter and pay to the old company \$500,000 in stock for it. Ottawa will be the central point of the new line, and from there it will reach the St. Lawrence at Morrisburg, going east along the river bank to the Ontario-Quebec border line, where it will connect with the Montreal Street Railway.

The proposed merger between the Ottawa Light, Heat and Power Company and the Ottawa Electric Company has been declared off. The franchise of the latter runs out in ten years, and this was one of the big stumbling blocks. Ottawa Power is a holding company for the Ottawa Gas Company and the Ottawa Electric.

The Board of Trade at Ottawa believes in publicity first, last and always. A committee of local merchants suggested the abolition of the department, and asked the co-operation of the Board of Trade, with the result that a resolution strongly supporting the retention of the department was passed.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various

kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill products, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people, and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	812,000.00
Gross assessment, 1910.....	86,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00



Give us to go blithely about our business all this day, bring us to our resting beds weary and content and undishonored, and grant us in the end the gift of sleep.
—Stevenson.

Arthur LeB. Weeks

ARCHITECT

Canada Life Building

Ottawa

Port Arthur, Ont.

Work is proceeding steadily for the erection of the Ontario & Western Car Co. This company, organized by Mr. F. B. McCurdy, the well-known broker, for the manufacture of freight cars, passenger coaches, etc., was granted, by the city, 154 acres of land, situated on the lake shore, and with the two main transcontinental roads, the Canadian Northern and the Canadian Pacific, on the property. The city also granted the company substantial concessions on taxes and guaranteed the bonds of the company to the extent of \$666,666.66. They expect to employ about 1,000 men.

The building of such a plant carries with it a demand for an enormous number of workmen's houses and creates the opening for builders, carpenters and, practically, all lines of work.

By-laws were passed on September 16th which authorized the expenditure of close on to \$1,000,000 for improvements—covering an extension to the street car line and \$500,000 of this was voted for the building of a new pumping station and the enlarging of the waterworks plant, so as to take care of a population of 100,000 people.

The population in 1901 was 3,148; in 1912, 15,000. The assessment for 1906 was \$5,-023,889.00; for 1911, \$17,769,000.00.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts; Hamilton, G. V. Pierce.

Col. S. W. Ray is Mayor; W. J. Gurney, City Treasurer; T. F. Milne, City Clerk; President Board of Trade, F. S. Wiley; Industrial Commissioner, N. G. Neill.

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16



Words are tricky things. Three or four words, arranged in one or another way, may participate a war, a divorce scandal, or a riot at a christening. You must watch words closely when you put them into advertising or correspondence. You must consider their effect on the other fellow. There was a street fakir once, back in our home town, who was selling cough medicine. And he said, in one part of his discourse, that "thousands of persons would rise and acclaim the merits of Doperine if they were alive to tell the tale to-day."—John Nicholas Beffel.

Port Mann, B.C.

Col. A. D. Davidson, land agent for the Canadian Northern Railway, stated in an address before the Port Mann Board of Trade that Port Mann will be the only shipping terminal of the road on the Pacific coast.

Grain elevators will be erected capable of handling the output and will be completed by the time the road is in running order. He urged the Board to pay particular attention to colonizing the farming country back of Port Mann, a recent trip having convinced him that this is one of the best agricultural districts in Canada. Reverting to the grain situation, he pointed out that had it not been for climatic conditions, last year's crop could not have been handled before this year's was ready for transportation. In order to meet these demands, provision would be made at Port Mann to handle grain on an enormous scale, as the crop increases from ten to fifteen per cent. yearly.

Following the meeting, the party made selection of a site for the depot, and inspected the location of the car shops and roundhouses on Sections 3 and 10, in all about four hundred acres.

At a meeting of residents, property owners and tradesmen of Port Mann, held in the Port Mann Hotel, was organized the Port Mann Board of Trade, twenty-two joining the organization at its initial meeting.

Lord P. Manley was elected president, Chas. F. Miller vice-president, and Chas. A. McCallum secretary-treasurer. The executive committee selected consists of Messrs. T. B. Hooper, Luding Pillath, D. A. M. Rae, N. R. Dingman and J. Hunter.

After the officers were elected and the meeting organized, a number of important business matters were brought up for discussion.

The most important was the early installation of an electric light system and the immediate means for fire protection.

Men have been put in the field by the Vancouver Power Company with the view of getting a pole line into Port Mann for the transmission of power to this city.

Mr. Purvis, of the B.C. Electric Company, says that steps are being taken on a survey for an interurban line into city.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

It is now definitely stated that the Carnegie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Harry J. Page PORT MANN SPECIALIST

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HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

Regina, Sask.

Bank clearings at Regina last month totalled \$12,049,371, a new high record, as compared with \$6,565,619 for the corresponding month of 1911. This increase of close upon 100 per cent. is all the more remarkable, as *The Regina Leader* points out, when the fact is borne in mind that only four months ago the city passed through an experience which would have staggered many older communities, and from the effects of which it would take them years to recover.

Real estate has not taken its expected slump since the disastrous cyclone. Not a lot in the city is offered for sale at a dollar less than it would have brought before the disaster. Not a family is known to have announced its intention of leaving the city, nor has one left. Instead workmen and others are piling in from all sides. Arriving trains bring with them as many as thirty, who have been carried in baggage cars.

The greatest problem of the civic authorities is the rebuilding of the city as fast as possible. Money will be no object. Thou-

sands of carpenters, plasterers, plumbers and other workmen have been brought in from outside.

"In my opinion, Regina one year from today will be bigger than ever." This statement was made by Mr. William McBain, land purchasing agent for the C.N.R., on his return from a six months' trip through the West.

"No one who has known the pioneers who built up the West and the conditions

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while West grows.
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¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

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REGINA, SASKATCHEWAN

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Regina—Continued

they mastered will predict the death of Regina as the result of one disaster. The Western spirit is there and will show.

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow,

oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.



Optimism is to the individual what the motor is to the street car. It not only starts things, but it is necessary to keep things going. It's the magnifying glass to the possibilities of a greater life. All the knowledge, experience and ability won't put above the commonplace if you are short of that compelling force—optimism.—Orville Allen.



The wish to do good is a brave and proud wish. And every man to whom it is granted in even a small measure may well be very thankful.—Goethe.

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REGINA, SASKATCHEWAN

Sault Ste. Marie, Ont.

The annual meeting of the Lake Superior Corporation was held recently at Camden, N.J. Mr. T. J. Drummond presided, and reviewed the progress of the corporation for the year ended June 30, 1912. He said that the earnings from the operations of subsidiary companies for the year amounted to \$1,579,000, an increase of more than 30 per cent. on 1911; the balance, after providing for bond interest, amounted to \$1,148,000. Under these conditions the directors had declared the full 5 per cent. interest on the income bonds against 2½ per cent. paid for the last two years. The construction of the Algoma Central Railroad had been completed up to the main line of the Canadian Pacific, the extension to the Canadian Northern would be completed within a few months and that to the Grand Trunk Pacific by this time next year. The prospects of the railway were good. The extension of the Algoma Eastern Railway was being pushed, and business on the part of the line now being operated showed a satisfactory increase. The commencement of the operations of the mills of the Lake Superior Paper Company would materially increase the earnings of the subsidiary companies of the Corporation. The most important development of the year had been the successful flotation of the Algoma Steel Corporation, which took over the plant, properties and business of the Algoma Steel Company, the Lake Superior Power Company and other subsidiaries. As the result of this consolidation the \$5,000.00 of short-term notes of the corporation had been redeemed and the corporation's finances has been put on a sound permanent basis. New blooming and rail mills had been installed, and the output of the steel plant materially increased; but despite this, it was difficult to meet the existing Canadian demand for steel products, and further extensions were necessary. The President reminded the shareholders of the great potential values of the mines and lands

owned by the subsidiary companies, pointing out that the corporation owned equities in 3,000,000 acres, mostly covered by high-grade pulpwood, whence revenues were being obtained, and that valuable iron ore deposits had been located thereon. The earnings of the past two months of the present fiscal year had proved most satisfactory; the orders for steel products ensured the operation of the plants their full capacity.

The Lake Superior Paper Company, which purchased the pulp mill of the Lake Superior Corporation some two years ago, has now completed their new mills, with a capacity of 225 tons of paper per day. This plant is financed by British capital that was interested by President H. E. Talbott and is without question the most modern and best equipped news print mill in America. The plant employs a large number of high-priced men and is of enormous benefit to the city.

The present population, as shown by the Directory census just taken, is 18,422; Sault Ste. Marie, 14,355; Steelton, 4,067.

There is one point to be noted in writing up statistics of the population of Sault Ste. Marie and that is the unfortunate division of the town into Sault Ste. Marie proper and the suburb called Steelton. This leads to a great many contradictory statements as to the city's growth from time to time. Steelton and Sault Ste. Marie are practically one city, the only division being an imaginary line similar to the lines dividing wards in a city, consequently the population of the city of Sault Ste. Marie should always include the population of the town of Steelton.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

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Toronto, Ont.

The Toronto realty market for inside properties is fairly active, houses for rent and for sale being in great demand. One firm states that they have now a hundred applications for houses to rent that they cannot possibly fill. The inducements offered by builders in the way of easy terms have left very few houses available for renting by newcomers or those who are not sufficiently settled to buy a house. One broker expressed the opinion that Toronto was becoming more of a house-renting community than formerly. This may be the case, but the number of new citizens we are getting is greater than ever before, and no doubt a large part of the demand for renting comes from them.

The investment demand for Toronto properties is reported to be not very strong, the tight money market, no doubt, curtailing this kind of buying.

The sale of the Janes Building, at the north-east corner of Yonge and King Streets, the most valuable corner in Toronto, by the Dominion Bank for \$1,250,000, which was made public at the close of last week, reveals the rapid appreciation made in the price of Toronto downtown properties in the last few years. Robins Limited, who negotiated the deal, offered the same property three years ago to two English gentlemen at \$480,000. They refused to buy, and missed an opportunity to make nearly three-quarters of a million dollars in three years by the use of less than half a million, that is, considering that the total sale price had been paid, and not taking into account net revenue.

Toronto's new union station will be located

on Front street, between Bay and York streets. It is expected to be one of the finest on the continent. It will have a frontage of 800 feet, and a depth, including trackage, of 530 feet, giving a total area of 424,000 square feet, or between nine and ten acres. There will be ten through passenger tracks, six passenger platforms, and six baggage platforms. There will be accommodation in the yards for 300 cars, or nearly double the present capacity, while the baggage accommodation will be 74,000 square feet, or five times the present facilities.

The estimated cost of the new station building is \$2,500,000; the cost of alterations to existing buildings, \$50,000; and the cost of excavation, track ballasting, filling, concrete-paving, steel work, etc., \$7,450,000; or a total estimated cost, including grade separation and viaducts, of \$10,000,000.

Fourteen months ago thirty acres of land on the north side of the Kingston road, near the old golf grounds, was purchased for \$20,000. The same property has now changed hands again for just double that amount.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

"The whole market is now on a substantial footing. City house and central property is adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

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NATIONAL SECURITIES CORPORATION, LIMITED

Confederation Life Building, Toronto, Ont.

Toronto—Continued

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,-

611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is H. C. Hocken; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, ; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley

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Vancouver, B.C.

By paying \$5,575 per front foot for the northeast corner of Hastings and Granville Streets, the Royal Bank of Canada has established a new record price for Vancouver city property. Mr. Harvey Haddon, of London, was the vendor of the property, which he has held for the last twenty years, it is said. The property, which has a frontage of 130 feet on Hastings Street and 120 feet on Granville, is opposite the Post Office and Bank of Commerce. It is probably the most valuable business site in the city from the point of view of a bank or office building. It is the intention of the bank to erect a modern office building, at least ten storeys high, to cost approximately \$500,000. The present lessees are in possession until May, 1914, but as they are Messrs. Henry Birks & Co., who have a ten-storey building being rushed to completion on the corner of Granville and Georgia Streets, the building may be begun before the completion of the lease. It is interesting to note that the record price for business property before this deal was put through was \$5,200 a front foot, paid by Messrs. Birks & Co. for their new property.

This deal emphasizes what has been pointed out in these columns before. Hastings Street is becoming more and more a purely financial street, being lined with banks and office buildings, with patches of stores. The latter will probably move up to Georgia Street when the viaduct over False Creek, running east and west, is completed. Pender Street, which parallels Hastings, is gradually assuming the aspect of a purely office-building street, in which there are no stores. Recently the new Dominion Trust and North-West Trust buildings have been completed.

The Canadian Pacific Railway Co. have taken out the largest building permit ever issued in the city of Vancouver for their new station, to cost \$1,000,000. The structure will be as nearly fire-proof as science can make it. Steel, concrete, brick, stone and terra cotta will be used throughout. The company has also cancelled its present permit for \$800,000 for the hotel so as to allow of enlarged plans.

A 15-storey office block, to cost in the neighborhood of \$750,000, will be erected by a syndicate, on the corner of Hastings and

Richards Streets. The plans were drawn and the permit issued some time ago before the building limitation of eight storeys was put in force.

Building permits for the month of October were well over \$3,500,000, more than a million dollars in excess of the permits issued in any other month in the history of the city. The building permits total for the ten months is \$16,272,622.

Bank clearings for October exceed the clearings for the corresponding month of last year by \$10,281,748. The total for the month was \$59,492,120.

Customs receipts for the port of Vancouver for the month of October are \$779,435.97, a gain of nearly \$150,000 over the receipts for October, 1911.

A staff writer of the *Toronto World* recently wrote to his paper as follows: It will be six years in October next since I was here before and I would scarcely believe my eyes when I saw how Vancouver had grown—four times as large as at that time.

It would pay Toronto to send the whole bunch of the council, controllers and aldermen, to see how this city is being run. They don't wait for the population to go out, before they build streets and sewers. Miles of streets in all directions are being paved, and sewers and electric light going in at the same time. One small municipality of 11,000 acres in extent, that is, equal to eleven of our mile and a quarter square blocks of land in York County, has spent \$2,500,000 on the streets alone, to say nothing of sewers and electric light, and are going to spend another \$1,500,000 this coming year. Not only the council but the business men—yes, and the citizens also—have got "big eyes" and are building for the future, and building so as to give all or as many as possible of the necessary comforts of life to their rapidly increasing citizens, as fast as they spread outside the limits.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille;

Vancouver—Continued

Imperial Bank, A. Jukes; Fairview, ———; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes, Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., ———; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowen; Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C. Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is sup-

plied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.



It is better to busy one's self about the smallest thing in the world than to treat a half-hour as worthless.—Goethe.



Before we can learn to know our own capacities and those of other people, we must do something ourselves,—aye, and fail in something.—Goethe.



Fortune has often been blamed for her blindness; but fortune is not so blind as men are. Those who look into practical life will find that fortune is usually on the side of the industrious, as the winds and waves are on the side of the best navigators. Success treads on the heels of every right effort; and though it is possible to overestimate success to the extent of almost defying it, as is sometimes done, still, in any worthy pursuit, it is meritorious. Nor are the qualities necessary to ensure success at all extraordinary. They may, for the most part, be summed up in these two—common-sense and perseverance.—Samuel Smiles.

Victoria, B.C.

It is understood that the Canadian Northern Railway has, with the approval of the Provincial Government, decided to adopt a point on Woodward's Slough, four miles above Steveston and Sidney, 16 miles from Victoria, as the terminus of the proposed ferry service between the main land and the island. The new arrangement is said to have been negotiated during Sir Donald Mann's recent visit to Victoria.

A short time ago the B.C. Electric Railway purchased a block of land between Bay and Hamilton Streets, known as Block 38, for \$50,000. It is stated that the company will erect a car barn on this site.

For the first six months of the fiscal year, shipping returns show a total of 5,747 vessels having entered and cleared from the port of Victoria, the tonnage represented being 4,449,177 tons. For the entire fiscal year of 1911 the total number of vessels was 9,778, representing 7,207,274 tons. The greatest advances are being made in the foreign trade.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H.

Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.



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Luck only comes when it is sought, and
sought earnestly.—Brown.*

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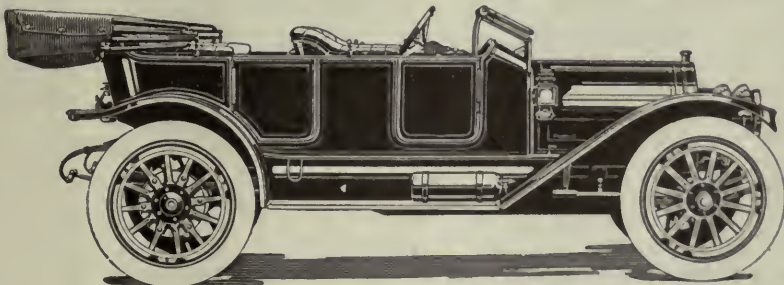
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Weyburn, Sask.

The close of September synchronized with the end of the first six months of active publicity work on the part of the Weyburn Board of Trade, and the slogan, "From Good to Better," that has been their watchword from the outset, has been more than realized in the remarkable advance and development that has already been seen.

In every phase of municipal advancement progress has been phenomenal, all past records having been shattered.

The large programme of building projected at the opening of the year has been increased almost fifty per cent. by later developments, and that the total construction for the year will be far in excess of the million dollar mark is an assured fact.

A carefully made estimate places the number of buildings of all classes under construction this year at over 160. The number of permits issued to date is 67, and the value of the buildings for which these have been taken out is \$638,650, these being the official figures of the city engineer.

During the year the following important buildings have been completed or are under construction: Department store, \$110,000. Collegiate, \$75,000. Post office and customs house, \$65,000. Municipal hospital, \$60,000. C.P.R. depot, freight sheds, etc., \$70,000. Telephone exchange, \$30,000. Mitchell business block, \$40,000. Canadian City and Town Properties Ltd., business block, \$60,000. Weyburn Creamery Co., factory, \$25,000. Weyburn Bottling Works, \$10,000. Weyburn Sash Factory, \$15,000. Theatre, \$25,000, together with a large number of smaller and less pretentious business premises.

Official statistics pertaining to the progress of the town reveal a healthy condition of affairs, and indicate in a decisive manner the development that is taking place.

It appears that the G.T.P. line from Cedoux through Weyburn to the International boundary is now assured, according to recent statements of railway officials in interviews with prominent citizens. Special interest is excited by the announcement of the intention of the company to run their lines across the

Soo Line on the west side of the town, the plan being to locate the new station on the south side, so it is stated. The news of the Railway Commission's approval of the G.T.P. programme has been a source of keen satisfaction locally, and has attracted widespread enquiry among outside investors, who make it a point to keep in touch with development features in this section of the West. Superintendent Scully of the C.P.R. Moose Jaw division states that railway development now under way should mean a tremendous uplift to values in this part of the province, and especially in Weyburn.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, J. McVicar; Bank of Montreal, R. S. Whateley; Home Bank, J. K. Hislop; Royal Bank, R. Frazee.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys a special freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. A. Cooke; Mayor, John McTaggart; Clerk, J. D. Murray; Postmaster, H. McGowan.

1910 assessment, \$1,455,454; 1911 assessment, \$1,780,875; 1912, \$6,000,000.

Winnipeg, Man.

The brisk demand for houses, especially in the leading residential sections of Winnipeg, continues unabated, exceeding all calculations of a few months ago. The records indicate that the number of houses erected this season will almost double the number during 1911, although the record then made was regarded as a phenomenal one, with 2,435 houses erected at an aggregate cost of nearly \$7,000,000. At the present moment development appears most marked along the south bank of the Assiniboine, it being pointed out, for instance, that in this district between the city and Deer Lodge there is now a population of about 6,000, or an increase of perhaps 200 per cent. in two years' time. Owing to the present demand for property of every class the profits to early investors are proving satisfactory in a marked degree.

A strong movement is indicated in Winnipeg subdivision property, and dealers state that the present year is likely to break all records for this section of the West in the way of the rapid extension of high-class residential sections. The demand for cottages and apartments continues unabated, and rental rates stand at a high figure, with little prospect of relief except through the opening up of new residential districts and the construction of houses and apartment blocks in almost wholesale quantities. Just at the present time the river frontages along the Assiniboine and in the vicinity of Tuxedo Park and Pomona appear to be regarded with special favor for building purposes, and large amounts of capital are being placed for the improvement of these districts.

The Pine Ridge Golf Club, recently organized, has purchased 160 acres of land two miles northeast of the links of the Winnipeg Golf Club, and a club house will be erected on the highest point of the property early next spring.

The Great West Permanent Loan Company has let a contract to the Carter-Halls-Aldinger Company for the construction of a large office building, to cost in the neighborhood of \$300,000. The new building will be situated on Main Street South, on the west side, between the present offices of the Canadian

Bank of Commerce and the Alloway & Champion building.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,-440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

The business tax assessment shows an increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6½ per cent. of annual rental, will this year yield the city \$307,952.

Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal,



THE BUSY MAN'S CANADA

THE NATIONAL MAGAZINE OF PROGRESS AND DEVELOPMENT

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Topics of To-day

THE THREE ESSENTIALS OF PROSPERITY AND HAPPINESS

Every period of prosperity has been preceded by a period when honesty, justice and old-fashioned uprightness counted. To-day we ask, not "Is he just?" "Is he upright?" but "Is he smart?"
The value of a MAN.



ROGER W. BABSON BEFORE THE BOSTON CHAPTER, A.I.B. SECTION OF AMERICAN BANKERS' ASSOCIATION

THE first essential of prosperity is the development of character.

If you will study the financial and economic history of this and every other country, you will find that every period of prosperity has been preceded by a period when thought and attention have been given to fundamental problems such as honesty, justice and old-fashioned uprightness; while every period of depression that this or any other country has witnessed has been preceded by a period of carelessness and indifference regarding these fundamental features.

I feel very strongly on this point, for it is apt to be neglected to-day. We ask about a certain man, not "Is he just?" nor "Is he upright?" but "Is he smart?" and this is a great mistake.

It is a mistake which should be corrected. This necessity of emphasizing character should be pushed and considered more and more every day.

Last summer I became a party to an argument with the sales manager of a large concern in New York relative to the selection of employees. He complained about the inefficiency of his men. I knew some of them, and I knew some of the methods he used in selecting them. I said, "You should give more attention to character. Instead of attempting to select a man who has a record as a salesman and trying to make a man out of him you should select someone whom you know to be a man and make a salesman out of him."

Coming back in the train to Boston a certain bank officer had the seat op-

posite to me. We continued the same line of talk. I emphasized the same point to him. I said, "When I want a man for an officer in any of the three banks in which I am interested, I don't go around and try to get some fellow who has been an officer of a bank, or who has a record for being smart or bright or brilliant. Whenever I have done it that way, that fellow has stayed with me six months or a year and then left me. I get someone whom I know to be a man,—“M-A-N,”—and then I teach him the banking business.

Unprincipled Men Always Dangerous

When I arrived home I wrote this bank officer a letter. I have brought in an extract which I will read:

It is not only because such men are more efficient that I strongly believe in the employment of men only of the highest character; rather, I believe, we should do so as a matter of principle.

Either character is the greatest asset a nation and each citizen can have,—and it is of prime importance,—or else the teachings of the world's greatest minds are for naught.

If character is of importance to you and me it is of importance to those whom we employ. Therefore, I believe that any employee who is not firmly grounded in the fundamentals of character is like a ship without anchor or compass.

I believe that sales managers and bank officers and others who employ unprincipled men are making grave mistakes, and in many instances present unsatisfactory conditions are largely due to this cause.

Righteousness is not for women and children only,—not for us just to hear about on Sunday morning; it is a great vital factor, affecting every man, every business, every banking and other institution. You and I need to think more about it. Every move we make in our work or play should be decided only after asking the question, "Is it right?"

But this is not all. Not only will employees who will lie for us eventually lie to us, but we would be better off in the long run to have no dealings other than absolutely necessary with such people. I care not whether as employees or whether we buy of them or sell to them; we should have nothing to do with them.

We think that by buying goods of a certain unprincipled man we are getting them cheaper, but just as soon as we fail to be vigilant he will beat us, and in the end we will be worse off. We think that the money of one man

is as good as that of another when it comes to selling goods, but I sincerely doubt it. I know of many men whom I don't want as clients. I believe that if we would refuse to solicit the business of unprincipled men it would be very much better for us and for the business community.

There is something to business besides large gross sales, and there is something to the banking business besides deposits.

Banks, especially, are making a distinct error in being too keen for deposits. Personally, I believe that a bank makes a mistake in loaning to, or even soliciting the deposits of, men who are doing a kind of business of which you and I don't approve. Some bankers tell me, "Why, such men are the most profitable! They make money when others cannot." Perhaps so, but my experience has shown me that those men will stick us eventually, using the same tricks on us that they are now using on others.

The man without principle is not a safe man to employ, to buy of or sell to, and the sooner we muster courage enough to have nothing to do with such men the sooner we may expect an improvement.

It may be inconvenient at times to hunt up a milkman, a grocer or a servant with principle, and it may cost a little more to have such people serve us, but in the end we will be far better off. In fact, I believe that one of the best things that most of us, who pretend to be interested in making the world better, could do to accomplish this end is to make a bid for character, so that it will be universally recognized that the salesman, that the bank employee, that the laborer who does right will receive both higher wages and a larger clientele.

You Can't Use Their Weapons

You can't beat unprincipled men, and the sooner you make up your minds to have nothing to do with them the better. And that is the only safe method for any bank or institution to go on. If someone else wants their business, let him have it; if someone else wants their deposits, let him have them. The best method is to have nothing to do with them. Men without character will stick you sooner or later. I have learned it from sad experience.

Character a Constructive Force

But there is another point that I wish to emphasize.

We must not only use character in keeping from trouble, but we must take the active side. We must not

only refuse to do anything that is wrong, but we must insist on right.

The bank of any community is the heart of the community. The bank bears the same relation to its community as your heart bears to your makeup, and a community with a poor bank is like a man with a weak heart. Now, then, granting that, upon what does that bank depend? It doesn't depend upon its president, who is a busy man, and it doesn't depend upon the cashier, who is also busy with his regular work. I tell you that four banks out of five are absolutely dependent on their men,—the men behind the guns. They bear the same relation to the success of the bank and the success of the community as the men behind the guns bear to the winning of any naval battle.

Now, what I like in a bank clerk is a man who has courage and has his eyes open; who is looking for holes, and who, when he sees them, cares not whether the wrong has been done by a good depositor or by a friend of the president or by his own friend, but who comes right into headquarters and tells about it and fights for right.

Power of Fundamental Knowledge

The second essential of prosperity is knowledge. W. Morgan Shuster was simply a clerk in the War Department at Washington. The Government wanted a man over in the Philippines as a clerk. It was found that Mr. Shuster knew more about the Philippines than anyone else, and he was persuaded to go.

Then he began to study statistics. He says he recognized that it was the driest part of this work, but the other clerks were interested in everything but statistics. So Mr. Shuster kept on digging into statistics. Then when someone was wanted to have charge of the customs everybody said, "Well, Shuster is the only one who knows any-

thing about it." So they put him in charge of the customs.

Then there was a vacancy in the commission over there, and one of the most important features was the customs. The other commissioners knew everything about the various departments except the customs. They said, "Who knows anything about the customs?" Mr. Shuster was suggested, and put in charge.

Then the Persian Government wanted somebody to go over there and handle their customs, and one of the cabinet officers went to President Taft and asked him whom they could get. The President is said to have recommended Mr. Shuster, and the Persian Government took him to Persia. You know the fine time he has had over there, playing tag with the Czar of Russia and playing chess with the British Lion.

Knowledge is a broad term.

One man in a bank thinks that the essential of knowledge is to know signatures, or to sort checks. Another one thinks that his field or part comes in knowing the mechanism of a bank. I want to impress upon you the necessity of getting beyond this mechanical knowledge of sorting checks, attending to loans or watching collateral, and getting down to fundamentals, as Mr. Shuster did.

What are the fundamentals of banking? The fundamentals of banking are the factors that affect the loans, the deposits, and every other important subject upon which the success of your institution depends.

Law of Action and Reaction

The third essential of prosperity is the "application of knowledge."

It is one thing to have facts and another thing to be able to apply them.

We must not only have knowledge and character, but we must know how to energetically apply that knowledge and character. This brings us to a

very important subject. It brings us to the subject of cause and effect; it brings us to the great law underlying everything in the world to-day,—the law of action and reaction.

The greatest and most important subject in the world to-day is the law of cause and effect!—action and reaction—expressed by Sir Isaac Newton by the statement that “all action and reaction must be equal when the total force, as expressed by an area, is considered one body.”

The same law was referred to by Christ when he said, “Whatsoever a man soweth, that shall he also reap.” This law is the fundamental factor affecting banking, business, finance, legislation, politics and, in fact, everything else. “Whatsoever a man soweth, that shall he also reap.”

Tell me what a nation sows and I will tell you what it will reap; tell me what a person is sowing and I will tell you what he will reap. I used the same expression to a bank man to-day and he said, “That law simply means that you can’t get more than 100 cents out of a dollar.”

It means that there is a certain normal line of growth for every nation, bank, firm or individual. For all that we go above that line we must rest a corresponding amount below it *in area*.

I care not whether you are considering yourself or business as a whole. If

you open the throttle too wide and stay out too late, you must rest,—absolutely. You can make your sleep up by going to bed earlier an hour each night for a week, or you can lie in bed all of one day.

This applies to every class of business, to every nation and to every individual. It is the fundamental factor in all classes of life.

The law of action and reaction, the law of cause and effect, is at the bottom of all our happiness and our failures. You must accept it if you will be prosperous, and your business must recognize it if it is to be permanently strong and useful.

So these are the three essentials of prosperity: First, “character”; second, “knowledge”; and third, the “recognition of the fundamental law of action and reaction.”

I care not whether you are a banker or a business man, or what you are, you are bound to win out if you will build your life on these three points of support.



The man who has learned when to say “No” has travelled a long way toward success.—John Nicholas Beffel.



He who does not think too highly of himself is often superior to what he credits himself with being.—Goethe.

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Principal

THE RELIGION OF JOSEPH FELS

Busy Man's Canada recently had a brief character sketch of Joseph Fels, the millionaire soap manufacturer, who recently came to Canada and stirred things up with his Single Tax talks, and who gives his money away to help correct the wrong social system under which he considers it was accumulated. The following correspondence between Mr. Fels and a theologian, throws further light on what manner of man Fels is:



____ Theological School,

Mr. Joseph Fels, Philadelphia, Pa.

Dear Sir—Having read much of you and your many acts of charity and philanthropy, I write to ask for a donation from you for our institution.

It may seem strange that I ask this of one who is not of our faith, yet I have read in some of your speeches that you make no distinctions of race, creed or color, and that you regard all man as your brothers; that you believe in the Brotherhood of Man and the Fatherhood of God. Thus you are teaching what our institution teaches, and our school is doing, as best it can with limited means, the work you are trying to do.

Money to Save Souls

We are sadly in need of money. Many young men who wish to enter our school and prepare themselves to teach the Gospel of Christ, are without means to pay their board and buy books, and our means are so limited that we cannot help them. These young men, trained in our school to preach the Gospel, would, many of them, be fitted to carry the Word to the heathen of foreign lands, and thus be instrumental in dispelling the darkness that reigns among millions of our brethren in other lands.

Can you not help us? What would be a very little to you would be a great deal to us, and might be the means of saving many souls.

Yours respectfully,

— . — . — . ,

Dean.

Joseph Fels' Reply

Rev. _____,

Dean _____ Theological School.

Dear Sir—Replying to your communication, I am at a loss to know where you have read of my "*acts of charity and philanthropy*." I am not a philanthropist and give nothing to charity.

When you say I am not of your "*faith*," I suppose you mean of your creed. Let me state my faith and we can see wherein we differ.

I believe in the Fatherhood of God and therefore in the Brotherhood of Man. By "*Man*" I mean all men. So far I suppose we agree.

I believe that the Creator freely gave the earth to all of His children that all may have equal rights to its use. Do you agree to that?

I believe that the injunction, "*in the sweat of thy brow shalt thou eat bread*" necessarily implies "*Thou shalt not eat bread in the sweat of thy brother's brow*." Do you agree?

Violating the Divine Law

I believe that all are violating the Divine law who live in idleness on wealth produced by others since they eat bread in the sweat of their brothers' brows. Do you agree to that?

I believe that no man should have power to take wealth he has not produced or earned unless freely given to him by the producer. Do you agree?

I believe that Brotherhood requires giving an equivalent for every service received from a brother. Do you agree?

I believe it is blasphemous to assert or

insinuate that God has condemned some of His children to hopeless poverty and to the crimes, want and misery resulting therefrom and has at the same time awarded to others lives of ease and luxury without labor. Do you agree?

I believe that involuntary poverty and involuntary idleness are unnatural and are due to the denial by some of the right of others to use freely the gifts of God to all. Do you agree?

Since labor products are needed to sustain life and since labor must be applied to land in order to produce, I believe that every child comes into life with Divine permission to use land without the consent of any other child of God. Do you agree?

Where men congregate in organized society, land has a value apart from the value of things produced by labor; as population and industry increase the value of land increases, but the value of labor products does not. That increase in land value is a community-made value. Inasmuch as your power to labor is a gift of God all the wealth produced by your labor is yours, and no man nor collection of men has a right to take any of it from you. Do you agree to that?

Community-made Values

I believe the community-made value of land belongs to the community just as the wealth produced by you belongs to you. Do you agree to that?

Therefore I believe that the fundamental evil, the great God-denying crime of society, is the iniquitous system under which men are permitted to put into their pockets, confiscate in fact, the community-made values of land, while organized society confiscates for public purposes a part of the wealth created by individuals. Do you agree to that?

Using a concrete illustration: I own in the City of Philadelphia 1½ acres of land for which I paid \$32,500 a few years ago. On account of increase of population and industry in Philadelphia, that

land is now worth about \$125,000. I have expended no labor or money upon it. So I have done nothing to cause that increase of \$92,500 in a few years. My fellow-citizens in Philadelphia created it and I believe it therefore belongs to them, not to me. I believe that the man-made law which gives to me and other landlords values we have not created is a violation of Divine law. I believe that justice demands that these community-made values be taken by the community for common purposes instead of taxing enterprise and industry. Do you agree?

That is my creed, my faith, my religion. Do you teach that or anything like it, in your theological school? If not, why not? I have a right to ask since you have asked me for money. If you agree to my propositions but do not teach them, tell me why. If I am in error show me in what respect.

The Hell of Civilization

I am using all the money I have to teach my creed, my faith, my religion as best I can. I am using it as best I know how to abolish the hell of civilization, which is want and fear of want. I am using it to bring in the will of our Father, to establish the Brotherhood of Man by giving to each of my brothers an equal opportunity to have and use the gifts of our Father. Am I misusing that money? If so, why and how?

If my teaching is wrong and contrary to true religion I want to know it. I take it that if you are not teaching religion in its fullness, you wish to know it. Am I correct?

What I teach may be criticized as mixing politics with religion, but can I be successfully attacked on that ground? Politics, in its true meaning, is the science of government. Is government a thing entirely apart from religion or from righteousness? Is not just government founded upon right doing?

If my religion is true, if it accords

with the basic principles of morality taught by Jesus, how is it possible for your school to teach Christianity when it ignores the science of government? Or is your school so different from other theological schools that it does teach the fundamental moral principles upon which men associate themselves in organized government?

Taxation and Righteousness

Do you question the relation between taxation and righteousness? Let us see. If government is a natural growth, then surely God's natural law provides food and sustenance for government as that food is needed; for where in nature do we find a creature coming into the world without timely provision of natural food for it? It is in our system of taxation that we find the most emphatic denial of the Fatherhood of God and the Brotherhood of Man, because first, in order to meet our common needs we take from individuals what does not belong to us in common; second, we permit individuals to take for themselves what does belong to us in common; and thus, third, under the pretext of taxation for public purposes we have established a system that permits some men to tax other men for private profit.

Does not that violate the natural, the divine law? Does it not surely beget wolfish greed on the one hand and gaunt poverty on the other? Does it not surely breed millionaires on one end of the social scale and tramps on the other end? Has it not brought into civilization a hell of which the savage can have no conception? Could any better system be devised for convincing men that God is the father of a few and the step-father of the many? Is not that destructive of the sentiment of brotherhood? With such a condition, how is it possible for men in masses to obey the new commandment, "*that ye love one another?*" What could more surely thrust men apart, what could more surely divide them into warring classes?

You say that you need money to train young men and fit them "*to carry the word to the heathen of foreign lands, and thus be instrumental in dispelling the darkness that reigns among millions of our brethren in other lands.*" That is a noble purpose. But what message would your school give to these young men to take to the benighted brethren that would stand a fire of questions from an intelligent heathen? Suppose, for example, your school sends to some pagan country an intelligent young man who delivers his message; and suppose an intelligent man in the audience asks these questions:

"You come from America, where your religion has been taught for about 400 years, where every small village has one of your churches, and the great cities have scores upon scores. Do all the people attend these churches? Do your countrymen generally practise what you preach to us? Does even a considerable minority practise it? Are your laws consistent with or contrary to the religion you preach to us? Are your cities clean morally in proportion to the number of churches they contain? Do your courts administer justice impartially between man and man, between rich and poor? Is it as easy for a poor man as for a rich one to get his rights in your courts?"

Questions About Millionaires

"You have great and powerful millionaires. How did they get their money? Have they more influence than the poor in your churches and in your Congress, your legislatures and courts? Do they, in dealing with their employees, observe the moral law that 'the laborer is worthy of his hire?' Do they treat their hired laborers as brothers? Do they put children to work who ought to be at play or at school?"

"Do your churches protest when the militia is called out during a strike, or do they forget at such times what Jesus said about the use of the sword?"

"After four centuries of teaching and preaching of your religion in your coun-

try, has crime disappeared or diminished, have you less use for jails, are fewer and fewer of your people driven into mad-houses, and have suicides decreased? Is there a larger proportion of crime among Jews and infidels than among those who profess the Christian religion?"

What answers would your missionary return to these questions? How would you answer them?

Who Preach But Don't Practise

I do not attack Christianity. The foregoing questions are not intended as criticism of the great moral code underlying Christianity, but as criticism of the men who preach but do not practise that code. You may accuse me of "*unbelief*," but that is no answer. If you have any criticism to make of me or any accusation to bring against me, answer

the questions first. Give me straight answers, and I will give straight answers to any questions you may put to me. My contention is that the code of morals taught by Jesus is a code of justice. of right living and right doing; that the simple code of morals taught to the fishermen of Galilee by the Carpenter of Nazareth is all embracing and all sufficient for our social life.

I shall be glad to contribute to your theological school or to any other that gets down to the bedrock of that social and moral code, accepts it in its fullness, and trains its students to teach and preach it regardless of the raiment, the bank accounts, the social standing or political position of the persons in the pews.

Very truly yours,

JOSEPH FELS.



Canadian Pioneer Song

BY J. THORNE

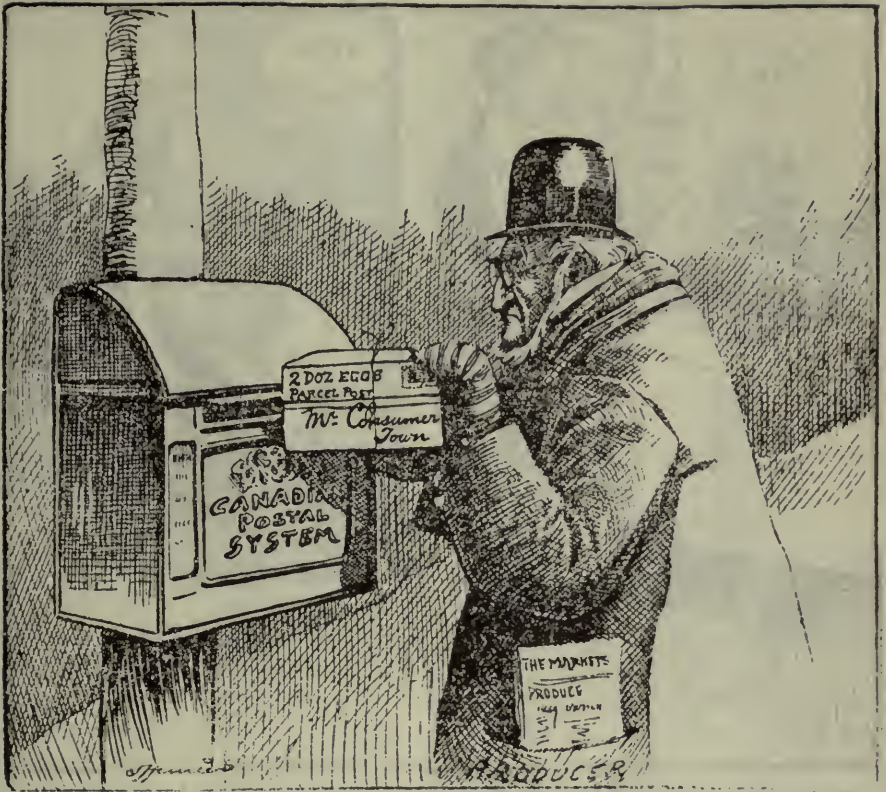
TRAMP, tramp, tramp!
 'Tis the song of the pioneer.
 Forth he fares on his way alone,
 And builds a city to call his own.
 He cries aloud, "O Earth, bring forth,
 "Bring forth in the east, west, south and north!"
 And at his cry the deserts cease,
 For Nature smiles o'er a land of peace.

Work, work, work!
 'Tis the fate of the pioneer.
 With strong right arm he clears his way,
 And where he comes, he comes to stay.
 He hails his fellows on distant strand.
 "I lead you into the Promised Land."
 They come at the sound of his ringing voice,
 And homes are built, and the plains rejoice.

Life, life, life!
 'Tis the spell of the pioneer.
 On through the reaches far and wide,
 From eastern coast to the western side,
 They follow onward, an urgent band
 Of eager folk to an eager land,
 And Nature thrills as they cross the plain,
 And marks their track with the golden grain.

—Canada Monthly.

TOO NARRO', B' GOSH



—Toronto World.

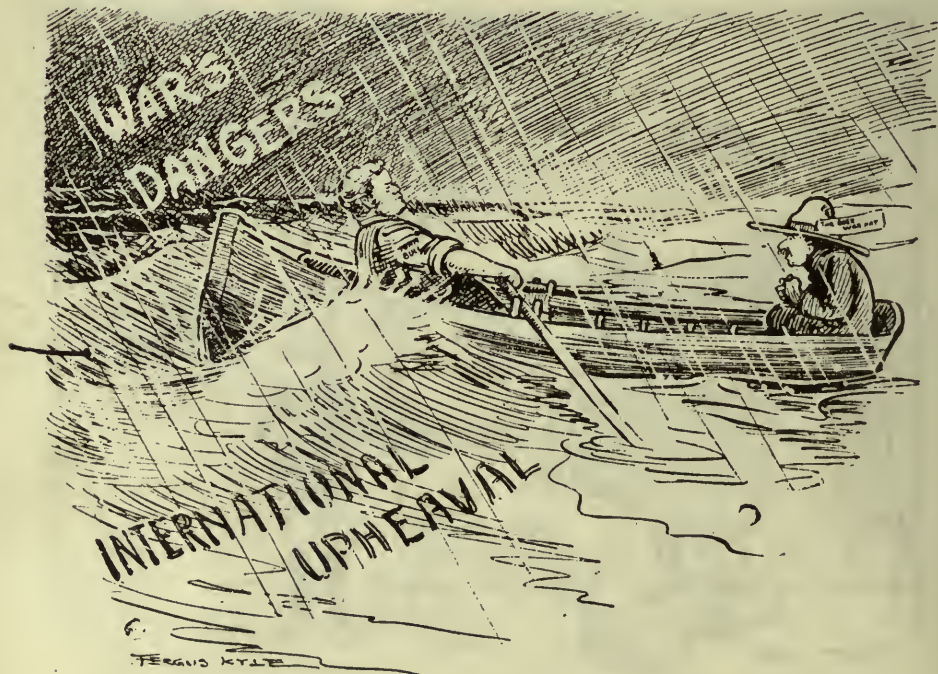
HIS OFFER



WILFY: I got no snow shovels to give away, but I'll help shovel snow.—Toronto World.



THE COUNTRY: It may suit Mr. Big Finance, but it doesn't suit me.—*Toronto World*.
IS THIS THEIR JACK CANUCK?



GENTLEMAN IN STERN—Goodness, John, this looks serious! Can't you pull a little harder? I've paid my share for the boat, you know.

"If Great Britain rules the seas, do not we get all the security we desire in Canadian waters? If Great Britain rules the seas, and is supreme there, what is the use of a Canadian navy?"

EDUCATION AND CRIME

The lack of proper education is the cause of a large percentage of crime to-day. Train the physical and mental qualities and mould the moral sense, and you shape the will towards lofty principles such as make for good citizenship. The state should be interested in conditions of squalid want arising from privations and exposure, which lead to wrongdoing.



DR. DANIEL PHELAN, of the Dominion Penitentiary at Kingston, Ontario, is a Canadian medical man who has made deep research along professional lines into the causes of crime. He is a convert to the theory that ethical education will prevent and cure criminal tendencies, and he has treated the prison problem in a novel way.

In addressing the Association of Prison Surgeons at Baltimore, Md., Dr. Phelan said:

Lack of Education Causes Crime

“Lack of proper education is the cause of a large percentage of crime to-day, and conversely, the encouragement of suitable education must necessarily tend to the diminishing of the number of those enemies of society who are present so frequently amongst us.

“That is the gist of my theme, the training of the physical powers, the cultivation of the mental qualities, the moulding of the moral sense, the shaping of the will, and the inculcation of lofty principles, such as make for good citizenship.

“It is generally conceded that the only way the state can deter permanently the malefactor from the commission of his evil deeds is by educating him, for the weakness of the will power of the youth who is afflicted with evil tendencies can be strength-

ened by training and suitable education.

Conditions of Squalid Want

“A very large number of the offences that are most severely punished by the state, are to be traced to the lack of proper education, to conditions of squalid want, to temptations arising from privations and exposure, in all of which the state should be greatly interested.

“We must, therefore, educate the young, and through the influence of proper moral training will we be able in at least some degree to lessen crime and to save untold numbers from a career that leads to disgrace, sorrow, misery, and not infrequently premature death.

Take a Poor, Neglected Youth

“Take a poor, neglected youth, inclined to evil tendencies, and alive with ungovernable passion, and light up for him the torch of knowledge, and touch the hardness of his heart, if such is possible. You will perceive at once the transformation. If he has a spark of goodness in him, his mind becomes clearer, his feelings more tender, his aspirations more elevated, his yearnings more in accord with the inherent nobility of man's disposition, and his conduct more in harmony with the fundamental principles of social well-being. His cruel, heartless desire to prey upon the afflictions

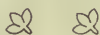
and sufferings, as well as upon the property and rights, yes, even upon the lives of others, are at least for a time effaced—he looks upon life with other eyes and other aspirations.

No Chance for Finer Feelings

“This is merely a portraiture of the effects which education would likely have upon one who was possessed of

the finer feelings but who had no opportunity for their development.

“Under the best conditions we will always have two classes of criminals, namely, those who should never enter prison, and those who should never be out of it. It has been remarked that it is as hard for a healthy child to do a wrong as it is difficult for a defective one to do a right act.”



PUBLIC MARKETS AND THE COST OF LIVING

*Considerations which affect other places equally as much as Toronto.
Markets should be provided and maintained for the good of
the great consuming public.*



UNDER the heading “The Dwindling St. Lawrence Market” the *Toronto Globe* makes a few remarks which are worthy of the consideration of city councils all over the Dominion, since the high cost of living has assumed a very real importance among the people of our large centres, who are becoming more and more intent on reducing the high cost of middlemen and doing away with some of them by getting closer to the producer.

“In this time of high cost of living any real prospect of relief is welcome and worthy of consideration and investigation,” says the *Globe*. “There are proposals to be brought before the new City Council for the provision of more adequate market facilities, and suggestions that these facilities be made free for all sellers and buyers who choose to make use of them. The city is committed to the erection and equipment of an up-to-date abattoir in connection with the Cattle Market, and it should be equally liberal in the

matter of markets for the exhibition of foodstuffs by all who have them for sale.

“It is not necessary to wait for the construction of new market buildings to begin such a policy. The St. Lawrence Market was once popular, and perhaps it might be made so again by abolishing fees and allowing vendors of food to sell their products in any quantity to suit customers. The only regulation to which they should be subjected is dictated by the obligation to offer for sale only food that is in good condition. If the test thus made by altering the character of St. Lawrence Market proves successful, other market places might be provided in the eastern, western and northern parts of the city, so as to obviate the necessity for the housekeeper travelling many miles and wasting a large part of the day in buying provisions for her household. The markets should be provided and maintained for the good of the great consuming public.”

PUBLIC OPINION AND THE COST OF LIVING

Public opinion is an important element in fixing prices, and if public opinion is determinedly settled upon low prices, producers will find a way of meeting the demand.



BY A. C. CAMPBELL.

RECENT despatches from Europe show that certain German housewives have adopted militant methods against dealers in meat because of failure on the part of those dealers to do what the housewives regard as the proper thing in the way of lowering prices.

This is only one of many indications that the common people are not ready to accept the theory that prices are the result of unswerving forces quite beyond the control of either party to the ordinary everyday market bargain.

Prices Affected by Public Opinion *

I would like to urge that point once more upon my fellow-victims of the present famine conditions. I am not urging militant methods—far from it; for I regard those methods as almost certain to defeat the end in view. But the lesson to be learned from the German housewives is that prices are greatly affected by public opinion, and the reason why we pay high prices to-day is merely that we are willing to pay high prices.

The methods and results of the egg strike in Cleveland are not fully reported amongst us, but it has been publicly stated that many people joined the strike and that prices were reduced. This method also may be open to serious objection. But at least it proved that prices are not the uncontrollable thing that many men

of so-called learning would have us believe.

How Something Can Be Done

The question may be asked: What, then, are we to do? In my opinion, so long as that is the question, there is nothing to be done. But if each victim will rouse himself from the trance in which prices seem a mere impossibility of mysteries, and will understand that his opinion of what the price of an article should be, will help in fixing that price, then something can be done.

As a matter of fact, we see that force of public opinion actually at work to-day. There is no necessary relation between a cigar and a certain amount of money. Yet cigars are made to be sold at certain figures—five cents straight, three for a quarter, ten cents straight, and so on.

Why? Because smokers have fixed those prices and manufacturers must accept them.

A trolley ride in a new city does not necessarily involve the same expense as in a city with its trolleys already running. Yet if a new city were to spring up in Eastern Canada to-morrow and an Ottawa, Toronto or Montreal man were to visit it next day he would be surprised if, on stepping on a trolley for a ride within the city, he were charged either more or less than a five-cent fare.

Why? Because public opinion has

fixed five cents as the basis for a trolley ride within a city, and until that fare will afford a profit a trolley line is not built in the new town.

Thus, the price is not fixed at the cost of production plus profit, but it is fixed by public opinion. And in some cases, as in Toronto, the fare based on five cents yields enormous profit, while in some smaller towns it only precariously covers the expense. Yet the price stays at five cents in Toronto because public opinion sanctions it, and it cannot be increased in the smaller town because public opinion will not allow it.

There is nothing in the nature of other supplies and services to make

them different from cigars and trolley systems.

If we can fix these prices without being obliged to consult the occultists who mumble their incantations about "supply and demand," "increased production of gold," and so on, why can we not do the same in other things?

I do not pretend that we can, by merely willing it, call into existence the five-dollar motor car or a six-course dinner at two for a quarter. But I do contend that public opinion is an element in all prices, and that if public opinion is determinedly fixed upon low prices producers will find a way of meeting the demand.



A Valuable Publication

THE *Canadian Almanac* for 1913, which forms the sixty-sixth of the series, is unusually valuable, and is indispensable to every office and library in the Dominion. Many of the lists given are not found elsewhere, and in no other volume can so much information about Canada be found in so small a space.

The *Canadian Almanac* has been published continuously since 1848. It contains, among other things:—Tide Tables, Halifax, Quebec, St. John. Complete Customs Tariff. Data on the Panama Canal Treaty. Banks with Branches and Names of Managers. Patents and Copyrights in Canada. Full Canadian Militia List. Postal Information. Complete List of Post Offices, with Railway on which located, or nearest Railway Station. List of Newspapers published in Canada, with their circulation and politics. Titled Canadians. Domin-

ion and Provincial Governments, and names of officials, with their salaries. Foreign Consuls in Canada. Complete Clergy List of all Denominations. Legal and Judicial Information. County and Township Officers. Barristers and Solicitors. Educational Institutions. Canadian Amateur Athletic Records. Life Assurance, with Rates of various Companies. Bank and other Stocks, showing dividend and highest and lowest prices at which sold. Maps of Ontario, showing new boundaries; Alberta and Saskatchewan, and New Brunswick, Nova Scotia and Prince Edward Island.

Included in the Almanac for 1913 are three engraved maps of the Provinces of Ontario, Alberta and Saskatchewan, and New Brunswick, Nova Scotia and Prince Edward Island. These maps show all the Railways and the principal Towns, and are lithographed in colors.

J. F. Whitson : Road-maker

By BEN HUGHES

THERE are certain men and certain achievements so indissolubly linked that it is almost impossible to mention one without thinking of the other; thus it is hard to talk of Hydro-Electric without calling up the name of Hon. Adam Beck, or to visualize the T. & N. O. Railway without a mental picture of Mr. J. L. Englehart; in the future, Whitson will quite naturally suggest roads.

It already has that significance to Northern Ontario. Once when Mr. Whitson was planning a road near Cochrane he went into a French settler's house, and one of his party introduced themselves as: "Here's Mr. Whitson to see you." The good man of the house waited for no more; he shouted for his wife and his children ten, and they had a thanksgiving meeting over the road that was going to let them out to the world beyond the clearing.

Significance of a Road

It is hard for the city dweller to conceive just what a road means to the pioneer. That Frenchman had, during the summer, to take everything in on his back, his kitchen stove, his feed for his cattle, and his wife could not get out to market until the snow came and the roads froze up. Now he can hitch up and drive into Cochrane. If you multiply that example by several thousand you will not wonder why the North is singing the praises of J. F. Whitson. He has reduced order out of chaos, swept aside the decrepit, feeble old political machine and set up in its place an organization that knows neither Whig nor Tory, Queen's Park pull, or private gain. When Northern Ontario

heard of the five millions, it said: "That's fine, but who's the man?" For they feared, in the light of past experience, that some politician might be sent up unto them; one who knew not the country and its instant needs, But when the North heard that it



MR. J. F. WHITSON

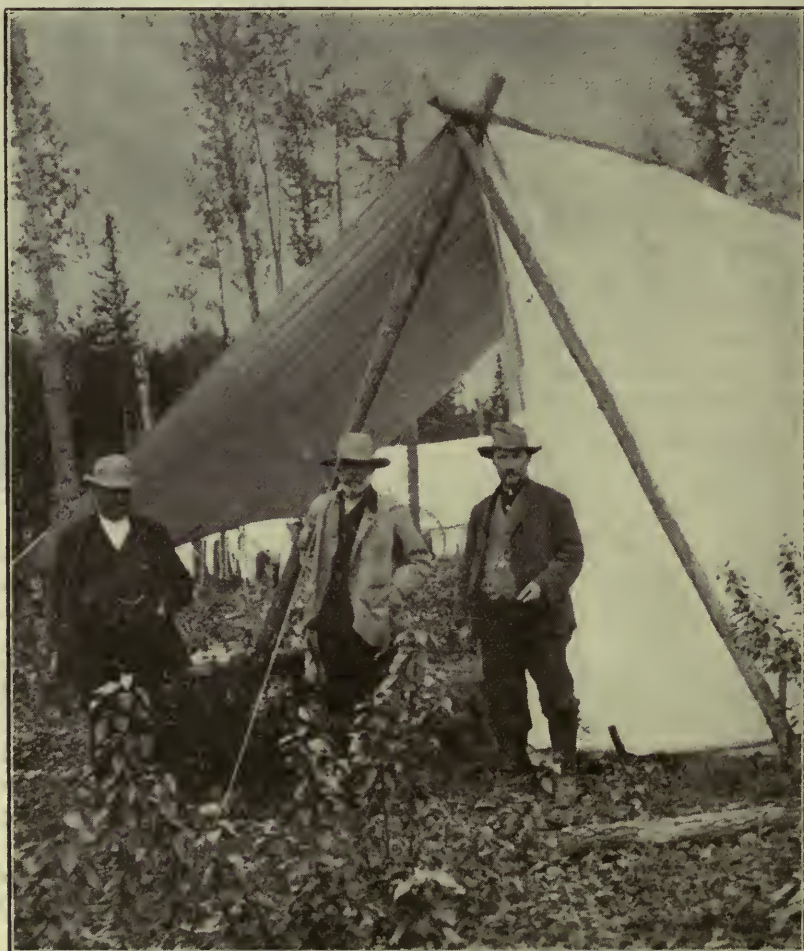
was Whitson who had been appointed it breathed again, for here was a man after its own heart.

Whitson Has a Record

You see, this man Whitson has a record. Possibly the love of work and thoroughness of method is in the blood, for there is a bridge in the County of Grey built by Whitson, senior, which positively will not wear out. The School of Science of the University of Toronto claims Whitson, as it does so many of the good brains that are building up Northern Ontario, and for 23 years, under Grit and under Tory, he has served the

Province of Ontario, surveying the wilderness, mapping out timber limits and waterpowers. From Rainy River to Moose Factory he knew all those free men of the wilderness who track and fish and shoot and cut the tall timbers, and so when he was called to let the light into the bush and the settlers he was able to hand-pick his men. Moreover, he knew the breed of the men he had to deal with, and to a nicety what they wanted most and quickly.

There was at his headquarters at Cochrane an hotel where you could lie warm of nights and dine with all the luxury your purse called for. But Mr. Whitson pitched his tents beside a clear, small lake about half a mile from the town, and there he stayed, and there he ate and slept. And this was no affectation; for the man loves the bush in its every mood, and a steam-heated room is an abomination unto him. Therefore if you wanted to see Whitson you must not seek him



MR. J. F. WHITSON (ON RIGHT) AT HIS SUMMER HEADQUARTERS
NEAR COCHRANE

at the King George Hotel, but at his tent near Round Lake, where, if you pleased him, he would ask you to eat with him bacon and beans, steak and "long clear" on the wooden table, and you walked around and stuck your fork into what you wanted.

Moreover, if you wanted to see the Commissioner it was foolish to drift over to his tent at 8 o'clock in the morning, for he had been gone at least three hours on his rounds, and if you went later than 7 or 8 at night he was liable to be in bed; for he kept bush hours.

Work of the Road-makers

In the face of the wettest, dreariest season that the North has known for a decade, over 200 miles of roads have been built. From Englehart on the south to Cochrane on the north, from Hearst on the west to the Quebec

boundary on the east, the road-makers have travelled, cutting ditches that were sometimes knee-deep in water, laying "corduroy" on muskeg, where the men wallowed in the black slime, fighting flies in the early summer and breaking the ice under their shoe-packs in the late fall.

Along the straight alleyways through the bush that he has caused to be hewn will flow in ever-increasing volume pioneer commerce—the farmer on his way to market, the housewife on her way to shop, the children on their way to school; and if the stranger should ask each and every one of these what man it was plotted and planned these roads they would answer, "Whitson," with a long stare for one so ignorant.

And that surely is a signal tribute and honor.



THOUGHTS ON SELECTING A VOCATION

No man can be well-poised, happy or truly successful in any line to which he is not adapted, and there can be no greater mistake than a continuance in such a business.



BY FRED W. CLAYBROOK

WHAT shall be my vocation?" is a question every man has had to answer and it is the first of importance that will come to all men of future generations. It is fostered for us by ambitious parents from the date of our birth, and as soon as the child's lisping tongue can give expression, it begins to repeat mother's impressions on the child-mind, as to what he will do when he becomes a man.

Every lad delights to draw, in imagination, fanciful pictures of his fu-

ture, and it seems an eternity before he attains the age of twenty-one. In his play he endeavors to imitate those men who, by reason of their occupations, have caused him to desire to be engaged in a like pursuit when he is a man. As the age increases, his mind develops and new ideas are born. The boy who at ten wished to become a lawyer, doctor, or minister, at fifteen decides on something else.

Father, in his effort to assist the son, directs education along the lines

that equip him for the occupation he has chosen, and he follows this pre-arranged channel until the time arrives for his start in life. If, at this time, he is still satisfied with his selection and the business is the one for which he is best adapted, he should throw all of his energy into the work and make its advancement the pride of his life.

On the other hand, if he discovers he has a greater talent for some other line, and believes that to be better suited for him, he would act wisely to obey that inclination, as life would then hold more for him. Too often, however, we find that they are unwilling to change because of having been trained for a certain work, and they trust to luck for success in a business not entirely congenial. This generally results in the production of "a square peg for a round hole," and the friction thus created checks progress and often prevents success.

True Character of Success

The truly successful man is in love with his work and literally marries his occupation. His mind is in perfect harmony with everything pertaining to his business, and his chief ambition is to become more efficient in his line. There can be no happy medium, because in this day of progressive competition one must be so loyal to his work that he is willing to sacrifice all other desires in order to reach the pinnacle of success. Loyalty is born of love—it is not mechanical, but a part of one's very soul. Therefore, we cannot be genuinely loyal to the work for which we have no natural inclination.

In choosing a vocation, then, let us remember that God, in His wisdom, endowed men with many different minds and talents, so that the many different affairs of this world might be more productively con-

ducted. In each of us is to be found a special adaptability for some specific undertaking, and fortunate, indeed, is the one who discovers his talent and determines to devote his life toward its highest development.

Some may argue that this rule is not always practical, on the ground that the line of work for which one is suited may not be lucrative—that there may be no opportunity to secure such a position, therefore immediate necessity compels the acceptance of anything offered. We admit these reasons may seem plausible, but we must not forget that this is a day of specializing and that experts are in demand.

Greatest of All Ideas

Money is a necessity, but the greatest joy to be had with it is not always in what it will purchase. It is the result of intelligent effort, and the man who appreciates the dollars because they are the self-evident acknowledgment of an accomplished purpose has the greatest of all ideas. Because of this he will continue to accumulate wealth and judiciously expend it. He is willing to devote his mind and time to the development of his talents and he strives to become more efficient in all of his undertakings. Money for its own sake alone he gives secondary consideration, because he knows that, in order to obtain the greatest results measured by dollars and cents, he must be able to render the highest possible service. Solomon first obtained wisdom and of that was born wealth and power.

Need of Congenial Occupation

No man can be well poised, happy, or truly successful in any line to which he is not adapted, and there can be no greater mistake than a continuance in such a business. The am-

bitious man will, under such conditions, avail himself of every chance to prepare for the work he feels fitted by nature to do. His time at night is devoted to study, and the oil thus burned will light his pathway to the open door of opportunity and its brightness will ever be reflected by the glory of his achievements.

Now, therefore, above everything else, in choosing a vocation devote much time to self-analysis, and when you are convinced of a genuine adaptability for a particular line, never let a moment pass in which you are not aiding its development to higher perfection; thus success will be yours.—*The Business Philosopher.*



The British Colonies and the British Navy

GLADSTONE could stand being called a little Englander. Probably Sir Wilfrid Laurier can stand being called a little Canadian or a little provincial. The joke is on Rudyard Kipling or other Englishmen who for years have been writing as if all the imperialism were colonial and all the insularity and provincialism were confined to the mother country.

Premier Borden, fresh from a visit "home," wants Canada to contribute three Dreadnoughts to the British navy at a cost of thirty-five million dollars. Sir Wilfrid moves to amend so as to spend the money on a navy that shall be distinctly Canadian. Australia also is considering the matter of naval defence, and it is said with the same division of opinion as to what is to be defended—Australia or the Empire.

In a crisis the Empire will, of course, defend Canada and Australia, and Canada and Australia will contribute of their blood and treasure to the maintenance of the Empire. That was the relation of America and the mother country before the Revolution. But the relation is studied more candidly now than it was then. It is recognized now that on both sides there are rights and duties and on both sides obligations.

What it all looks like is imperial federation. That is the logical solution of the questions involved, the logical adjustment of rights and obligations. To arrange it will be a big job for statesmanship, but none worthier of the highest statesmanship has been presented to the rulers of any empire since the Roman Empire faced a similar problem, and did not meet it worthily, and fell.—*Harper's Weekly.*

SHAW'S SCHOOLS

Toronto, Canada, include the Central Business College, The Central Telegraph & Railroad School and Four City Branch Business Schools. All provide excellent courses leading to good salaried positions. Free Catalogue on request. Write for it. W. H. Shaw, President. Head Offices, Yonge and Gerrard Streets, Toronto.



THE WEST IS NOT ALL WHEAT—A CROP OF WESTERN POULTRY AT THE CALGARY FAT STOCK SHOW

WESTERN CONDITIONS SHOW SUBSTANTIAL PROSPERITY

A large number of stores are being built to replace smaller buildings, which have become too small. In spite of Eastern fears there has been little, if any, inflation in the reports of Western prosperity. A general size-up of the situation.



THE Western manager of the *Financial Post*, who has thoroughly covered all sections of the West in the past three months, has written his impressions of conditions there. He finds that all through the country signs of substantial prosperity are apparent on every hand.

"Perhaps the most impressive indication of prosperity, so far as retail business is concerned, is the number of stores being erected to replace those business premises which have become too small and inconvenient. One of the most conservative of companies doing a retail business in Western Canada—the Hudson's Bay Company—is this year expending millions of dollars in several Western cities, either erecting new stores or enlarging their present premises.

Eastern Firms Waking Up

"Eastern wholesale firms are meeting the enlarged Western demands made upon them by locating new branches and erecting large warehouses in new centres.

"Manufacturers are giving their attention to the West, and are locating in cities where they can produce economically—perhaps Saskatoon is an outstanding example of Western industrial development as referred to in the *Post* of last week. Calgary, Medicine Hat, Edmonton and other cities are showing industrial development in a marked way also, as are the coast cities of Vancouver and New Westminster.

"While money is of necessity tight, owing to the immense amount required to move the crops, this "tightness" is only a temporary condition, while in a few cases money is available in various amounts for loans on first-class security. In one city the mortgage rate is being lowered from 7 per cent. to 6½ per cent.—this is being done by a newcomer in the field, who is trying to meet long-established competition by this reduction, and who is introducing European capital.

Real Estate Speculation

"One notices a marked change in real estate speculation as compared with a year ago. There is little, if any, of that feverish speculation which might properly be termed gambling, and investors are looking more carefully into what they are buying. They are concerned about the real value of the property rather than as to how soon it can be resold at an advance. Revenue-producing properties, and properties that have a possibility of becoming revenue producing, and farm lands that will soon be put under cultivation, are more in demand.

"Two factors that are producing the present prosperity of Western Canada are good crops and incoming settlers.

"So far as this year's crops are concerned, there is no doubt that the wealth of Canada will be augmented as much this year as in any previous year.

"As to immigration, one can judge of it by the fact that the universal report is that houses cannot be provided fast enough to accommodate the people, and even the lumber companies cannot keep up with the demand for building materials.

"Despite the fear of many Easterners, there has been little if any inflation in the reports of Western prosperity, and so long as the present rate of increase in population continues, and crop returns maintain present records, Canada will continue to experience unbounded and solid prosperity.

Lack of Railway Facilities

"There is one difficulty, however, that is and will continue to act as a

deterrent influence on Western development, and that is the lack of railway facilities. It is true that the railway companies are doing all in their power to provide those facilities. Nevertheless, the country is growing at such a rapid rate that the railways cannot keep pace, and as one railroad official remarked to the writer, every increase in mileage opens up for settlement new land, and the production of that newly cultivated land adds to the burden of the railroad.

"Again this year the harvest has been delayed, and it seems probable that last year's congestion of grain shipment will be repeated, which will, of course, have a temporary unfavorable effect on general business conditions."



IMMIGRATION AND LABOR

Dr. Isaac A. Hourwich shows that the arrival of a large number of immigrants does not displace native labor, doesn't increase the rate of unemployment, doesn't lower the standard of living or reduce the rate of wages, and that the hours of labor have been reduced in the communities where immigration has been greatest; also that immigrants join labor unions as freely as natives.



IT is frequently contended, and the belief seems to be widespread in labor circles, that the arrival of a large number of immigrants tends to displace native labor, and that as the people from other countries pour into a new land in increasing numbers, the tendency is to lower the standard of living in the country of their adoption.

The other side of the case is presented strongly in a most interesting work entitled "Immigration and Labor," issued by Putnam's Sons of New York. The author is Dr. Isaac A. Hourwich.

The immigrant, Dr. Hourwich

points out, comes to a new country upon the invitation of some relative who is already there. He goes when this relative tells him that times are good. If times are bad he does not go.

Doesn't Increase the Unemployed

In reply to the assertion that immigration tends to enlarge the number of unemployed, the author says that the contrary is true, as in the absence of immigrant labor the opportunity for employment would be curtailed and the unskilled work would be done by native labor, and only at the price that unskilled labor is worth.

He points out that, as a matter of fact, the average number of days of employment for wage earners declines as immigration declines, and increases as immigration increases. As he puts it: "Those economic forces which produce business expansion reduce unemployment and attract immigration; those which produce business depression increase unemployment and reduce immigration."

As employment is increased the native labor goes into the skilled branches, and the immigrants who come in take up the unskilled labor which is paid at a lower price.

He says also that congestion and bad conditions in the great cities have been falsely attributed to immigration, showing that bad housing conditions were quite as common in New York and Boston fifty years ago as they are to-day, although at that time there was practically no immigration.

More Immigration, Higher Wages

Moreover, in those cities which have the largest immigration population wages are highest, while in those where foreign competition is least wages are lowest. And where there is the least foreign competition there is the highest ratio of child labor.

From the standpoint of organized labor, some of the author's demonstrations are most interesting. Thus he says that in Kansas, where nine-tenths of the working men are native-born, the number of organized working men is small, while in New York, with its large foreign-born population, trades unionism flourishes. The following conclusions which the author reaches, and which he demonstrates by convincing evidence, form an excellent summary of the book:

1. Immigration does not displace native American labor.

2. Immigration varies inversely

with unemployment; it does not increase the rate of unemployment.

3. Immigration does not lower the standard of living.

4. It does not reduce the rate of wages, but it has pushed native American laborers into the more skilled and more remunerative occupations.

5. The hours of labor have been reduced in the communities in which immigration has been great.

6. Immigrants join labor organizations as freely as natives.

One often hears it said that cheap labor from foreign countries has driven native-born women from the mills and factories of the United States. In many respects that might be a good thing if it were true. But Dr. Hourwich says the change is due to the fact that so many new occupations have been opened for women that for every native woman of American parentage who has left the mill or the clothing factory forty women of the same nativity have found new openings in other directions, and the increase in the number of native American women in professions is nearly five times as great as the decrease in the number of native American factory girls.

The book easily dissipates many of the familiar fallacies used in resisting immigration. No country can receive from outside too many hardy and industrious immigrants.

The problem is to prevent the incoming of those who because of their criminal record or physical weakness will become a burden upon industry.



No endeavor is in vain;

Its reward is in the doing.

And the rapture of pursuing

Is the prize the vanquished gain.

—Henry Wadsworth Longfellow.

Helping to Solve the Farm Labor Problem

BY ARTHUR HAWKES

THE following is from a witty and thoughtful speech made recently in Toronto by Mr. Arthur Hawkes, at the convention of Women's Institutes of Ontario:

Madame President, ladies, and the few persons I see who are a little lower than the angels: (laughter, and a voice "speak louder") I will speak louder in a moment, madame. If you had never stood up before four hundred women you would feel some scared yourself. (Laughter.)

One spring, when I was working on a farm, my mother sent me a little love gift from England, two or three love gifts, in fact, as she had a habit of doing. One of them was a blue serge coat, which was much too big for me. The people for whom I worked were named Wenteringham, from near Stratford, and I traded it with them for a brown duck jumper, at least Mrs. Wenteringham called it a jumper—it was a coat to work in. Mrs. Wenteringham made the jumper, and it fitted fine. It wouldn't fit now (laughter), [Mr. Hawkes weighs probably 280 pounds] although it is in my house in Toronto. She made the jumper and I wore it, and Mr. Wenteringham got the blue coat. The husband got the better of the deal. He always does, especially on a farm. I think that three-cornered arrangement between the farmer and his wife and the hired man is very, very typical of some conditions that affect farm life in this country.

Crumbs in the Bed

I don't know how many people have talked to you who have lived in farmers' houses as hired men, or whether in this convention, or in your

own institute meetings, you consider the problem of hired help and your relations, as household mistresses, to it. I know, if I were to ask my wife, who is a better woman than any one of you here—(laughter)—if I were to ask her to take another man into the house and look after him, I should feel that I was laying a great task upon her patience and her good nature. It is no joke to have a stranger come into your house, especially if he is from England (laughter), and doesn't know where to find the letter H, and when he does find it, doesn't know where to put it (laughter). It is something like having crumbs in the bed, I fancy.

And it is not always a joke for a man to come from England and go to an Ontario farm and make himself over again under your "heagle" eye (laughter). Suppose you were dumped down in a Yorkshire village and told to make a Yorkshirewoman of yourself, accent and all, in about three weeks. How would you like it? You would look nine ways for Ontario and the next Institute meeting (laughter).

Did it ever occur to you that this matter of hiring a man isn't anything like as important to your husband as it is to you? Your husband is his boss entirely, and though it is quite true that you are your husband's boss, you have to handle the hired man more carefully. He is in your house, and he may be a nuisance to you, and he may be a great advantage to you.

Now, when I used to live on somebody else's farm—and I left the farm for the good of the farm ladies, not for my own—I got some insight into

the loneliness and the drudgery of a good deal of farm work. When you are banding together to improve the conditions of rural life, to get a little more of your own than you are apt to get when the men run everything, there are possibilities of reaching out into the outside world and by that means becoming more powerful in your own municipalities and counties than perhaps occurs to you.

I have the honor to be the father of four daughters. All our family are of the better sort, you see (laughter). I sometimes compare the experiences of those children with the experiences of children I used to know on the farm, and with my own experiences when I was brought up on the farm. They have opportunities of reaching out with their minds which many little kids do not have in remote places. But in these days of telephones and newspapers, the world goes marching by your door every day. If you can bring your children into contact with things that are going on outside their own little home, if they feel that they can draw knowledge and interest from people who are a long way away, and can return the advantage, you are not only going to bless them by such exchanges of ideas, but you will make it much easier for them to stay on the farm.

They will, in a peculiar sense, know that somebody they never saw is staying on the farm with them.

The Ellingham Story

How can that be done? Let me tell you what I told some of the inferior sex the other day. In Northumberland County, England, named after Northumberland County, Ontario (laughter), there is a parish called Ellingham with about seven hundred agricultural people in it. A little while ago the schoolmaster of that

parish wrote me a long letter. He said, "We have people going to Canada from this parish from time to time, and more are going, and I would like to get my school children into touch with children in Canada."

I replied that if he would get the children to write letters with a view to introducing themselves to some Canadian children, I would try to find answerers to them. By return mail, I got twenty letters from Ellingham from children who want to get in touch with children in this country.

There could not be any better stimulus for your children than to receive letters from across the sea, and to know that their letters are going over there, not to be read merely by one child, but to be read in a school. There must be many children in your districts who would be mighty glad to enter into relationship with children across the sea.

What has that got to do with the hired man? Let me show you. Supposing that in your district you have got one, two, five, six or ten children corresponding with as many villages and parishes in the Old Country. You might become known in that district. There are fifteen thousand parishes in the United Kingdom growing and exporting every year a family or the equivalent of a family. Many of them are going into the big towns, there to push the line of social prosperity lower down.

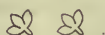
These are the kind of people that it is very desirable to obtain in this country. If you have got children in touch with villages over there you are securing a supply of the best kind of help you can possibly have.

You are doing more than that. Instead of your husband having to go down to Toronto at great expense and pick up anything that comes along, you have got a chance to secure peo-

ple into your district who are recommended by women like yourselves and by clergymen and public men on the other side of the Atlantic. Is that a new idea for Women's Institutes? I have a kind of notion I should not be taking the trouble of coming and telling you about it if I hadn't been through the mill.

Mrs. Wenteringham, with whom I traded the serge coat for the duck jumper is a widow now. Seventeen years afterwards I went back to her farm. I had vanished in the meantime and I might have been in Heaven or in gaol for all they knew—most likely—(laughter)—Heaven. I went back as I have done every time since that I have been near Brandon, because I had a kindly recollection of

her conduct to me. When the good lady who preceded me talked about showing kindness to the young Englishmen who come along, some of them fellows who need a good deal of licking into shape, I was thinking of the kindness of Mrs. Wenteringham to me, in token whereof I keep that jumper in my house to-day. If you want to do something worth while just spread the news of yourself and your children across the Atlantic. So doing, you will accomplish something for your farm and a good deal for your country, and after a while the Women's Institutes can take over from the Ontario Immigration Department the business of getting the right kind of people into this province.



THE OLD AND THE NEW DIPLOMACY

The old diplomacy was to spy and to lie and deceive, but the new school regards diplomacy as a means of promoting better understanding and good-will between the men, women and children of nations.



MR. BRYCE belongs to the modern school of diplomacy, which regards diplomacy as a means of promoting good understanding and good-will between the men, women and children of the nation he represents and the men, women and children of the nation whose honored guest he is.

The Toronto Star Says

Mr. Bryce has thus earned the ill-will of those who believe in the old-fashioned diplomacy. "The principles of this good old science are neatly described in the article in the Encyclopedia Britannica," says the *Star*. "In addition to being a liar ex-officio, the ambassador was also to be

an honorable spy. He was to try to deceive the rulers of the country to which he was sent, and was also to watch them in the unguarded moments of social intercourse and send back scraps of their conversation to his masters.

"For this kind of work, Mr. Bryce, being a scholar and a gentleman, frank and friendly, was unfitted. He was a modern diplomat. The modern diplomacy is concerned with the intercourse between peoples, between men, women and children, rather than between rulers.

"The admirers of the old-fashioned, aristocratic diplomacy say that Mr. Bryce ought to have left the United States in a rage because Mr. Taft

made an absurd remark. But Mr. Bryce regarded himself as an ambassador, not to Mr. Taft, but to the people of the United States. He wrote a book on 'The American Commonwealth,' not a collection of gossip picked up at Washington tables. He is a democrat. Hence he is not much worried about the sayings of Presidents. His business was to un-

derstand the great heart of the American people and to try to make these people understand the great heart of the British people.

"Surely the new diplomacy is better than the old. Surely the interests of humanity are greater than the gossip of rulers. Surely frankness and friendship are better than lying and spying."



THE HUSTLERS

American Tourist (outside Westminster Abbey): You look at the outside and I'll just glance over the inside, and we'll be through in a few minutes.

—London *Tatler*.

Agriculture

BRINGING THE COLLEGE TO THE FARMER

In Ontario, the Agricultural College at Guelph has, during the last few years, placed many of its graduates in different parts of the province to carry the advantages of the College to the farmer, and the work is being increased. Macdonald College is doing similar valuable work.



BY R. NEWTON, OF MACDONALD COLLEGE, QUEBEC

THE extension work of the agricultural colleges in this country is a very recent institution, but it has already come to be recognized as one of their most important departments.

To accomplish its mission of rural uplift with any effectiveness the agricultural college must reach not a small percentage, but all of the people.

If the great mass of the people cannot come to the college, then, perforce, the college must go to the people.

When we consider the great numbers to be reached in this way, as compared with the relatively small numbers who ever take a regular college course, we are bound to realize something of the importance of this branch.

The Work is New, but Good

Although the work is new, the history of the movement leading up to it covers a much longer period, and, indeed, includes among its pages the establishment of the agricultural colleges themselves. It had its beginnings in the depopulation of the rural districts by the draining of their best young blood to swell the crowds flocking to the cities.

The abandonment of some farms,

and the under-manned condition of others, with the resultant wane of agriculture, threatened disaster both economically and socially. Of course, out of the congestion of the cities there came the natural reaction known as the "back to the land movement."

Make Rural Life Attractive

But men with true insight knew that the only real and lasting solution of the problem of the rural districts was to make rural life attractive enough to hold upon the land its own best and most capable sons and daughters, and to fit them by special vocational education there to become the most efficient citizens, as well as to live the fullest and most satisfying lives.

"Better farming, better business, better living," is the succinct statement of the requirements by one of the leaders in the nation to the south of us.

"Better farming" means the more scientific selection and rotation of crops, the use of better and cleaner seed, the adoption of improved cultural methods, the more careful harvesting and storing of the crops, and the better housing and more intelligent feeding, breeding, and selection of the farm live stock.

"Better business" means for the individual the adoption of more business-like methods in the planning and execution of his work. It would involve a system of farm bookkeeping, and the careful investment of profits in improvements which would increase the earning power of his land, such as drainage, more efficient buildings or machinery, and better live stock.

For the community "better business" means co-operative organization. Business men in the cities secure increased efficiency and economy through combination of forces. If farmers would hold their own in the march of progress they must adopt like tactics. They may finance their business by co-operative credit associations; they may secure justice from merchants and middlemen, as well as economize in the cost of handling commodities, by co-operative societies for buying and selling; they may effect great economies by co-operation in the purchase of expensive machinery and high-class stock. Many other benefits might be mentioned as among the possibilities.

Better Living, Too

"Better living" means, first of all, in the home a more intelligent dispensation, born of greater knowledge, with better equipment and more modern conveniences and comforts; it means daily rural mail delivery; it means social organizations, such as farmers' clubs and women's institutes, which bring the people together; and it means good roads to induce the people to come to these meetings.

Eliminating the Drudgery

By what agency are the foregoing requirements to be fulfilled?

Vocational education—it is the

only answer. It will raise the farmer from a breaker of clods into a skilled scientist, with the field as his laboratory; it will create for him such an absorbing interest in his work that the element of drudgery will all but disappear. The business training included will enable him to run his farm upon a strictly business basis, with due regard to all the economic laws which govern it, and thus to compete with other commercial enterprises.

The power which knowledge gives will probably be evident nowhere more than in the social advancement of the community, and the rural districts will come into their own as the most perfect location for ideal homes and home life. This threefold result of proper vocational education will mean that the young man with the most brains will see the greatest opportunities in his vocation as a farmer, and he who once felt the lure of the city most strongly will now feel it last.

Vocational Education

Vocational education for the farmers' sons and daughters is the main reason for the existence of the agricultural college. But, as was stated at the outset, the great mass of the people never come within the college walls, hence the institution of an extension department, through which the college strives to extend its benefits to all in the rural districts.

In Ontario, the Provincial Agricultural College at Guelph has during the last seven or eight years placed about thirty of its graduates in different parts of the Province to act as district representatives. Each year the number is increased, the object being to have eventually a representative in each county.

In the Province of Quebec, MacDonald College has begun an aggres-

sive campaign. Its governing body realized at the outset the importance of this work, and, in 1911, one of its first graduates was created a permanent representative for the County of Huntingdon, with an extension branch office in the town of that name. This year four more graduates were sent out. Offices were opened in Farnham for Missisquoi and adjacent counties, in Rougemont for Rouville County, in Lennoxville for Sherbrooke and adjacent counties, and in Shawville for Pontiac County.

Connect College With Farmer

These district representatives will act as connecting links between the college and the farmer, and will constitute themselves distributing centres for the information and help

which the agricultural colleges and experiment stations have for the farmers. By getting into close touch with the man on the farm, they can render practical, expert assistance in the solution of farm problems. Their work, of course, must be as "diversified as the manifold interests of rural life." But through it all they are expected to conduct a progressive campaign of education and organization.

Some of the features of their work will be dealt with more specifically in future articles, to which this article may act as an introduction. It may be said here, however, that already, after but a few months' work, hopeful signs are not wanting, and, in the districts served, we are confident of a new era of progressive development.



The Cattle Shortage in the West

THE advent of the wheat farmer has gradually forced out the cattle rancher until there are scarcely half a dozen large ranches left," says Mr. Vere C. Brown, superintendent of Western branches of the Canadian Bank of Commerce, upon his return from a Western trip. "And the prophecy of 'Pat' Burns in a published letter about three years ago is being only too amply fulfilled. The supply of beef cattle in the prairie provinces has now been depleted to a point where there are not sufficient animals for our own requirements, and the month of February or March next will witness Australian and New Zealand cattle being unloaded at the Vancouver wharves, for the Western packing houses.

"This is a most deplorable condition, especially in view of the immense areas in the West which are

admirably adapted for mixed farming. For a remedy of this serious situation we will now be dependent on what can be accomplished in the direction of an extension of the mixed farming movement, and progress in this direction is lamentably slow. Under the most favorable conditions it would take five or six years to remedy the cattle shortage, and some strong and concerted action on the part of the Provincial Government, the railways, banks and farmers' associations is urgently called for."



Ability in nine-tenths of the cases is developed, not born. Some men are developed beyond the stage of others because they have had the application to make themselves do it. Men who possess ability are those who have studied to get where they are.

PROFIT IN RAISING HOGS IN THE WEST

The demand is far greater than the supply and is steadily increasing, while only a small proportion of the hog products consumed in the Western Provinces is of local origin, the great bulk being brought in from outside.



BY DR. J. G. RUTHERFORD.

OF all the domestic animals the hog is by far the most generally profitable, and it is to be regretted that, in a country so well adapted to his requirements as are these Western Provinces, the supply is altogether inadequate to the demand. Of the hog products consumed in these provinces only a small fraction is of local origin, the great bulk being imported either from Eastern Canada or the United States.

If packers and produce merchants can, after paying the prices now ruling at all outside points of origin, plus the cost of transportation, sell pork and pork products at a profit, to the people and often to the farmers of the West, there must be an excellent opportunity to make money out of raising hogs for the home market. With the abundance of cheap feed always procurable in this country and the other favorable conditions, there is absolutely no reason why a single pound of pork or any other hog product should ever be brought from outside.

British Columbia Market

Further, the demand for hogs in British Columbia is steady and constantly growing. This market, apart from purely local products, belongs to the prairie country, and it is only a matter of sane and intelligent organization and management to secure and permanently retain it.

Eastern packers are also constantly crying out for more hogs, and it is a

striking commentary on our present methods of farming that, in spite of the shortage in Ontario and Quebec, to say nothing of the Maritime Provinces, which cannot supply their own requirements, one large establishment in Winnipeg was last year compelled to regularly bring from the East a large proportion of the live hogs required in its operations.

It is true that in times gone by packers, both in the East and in the West, failed to realize that the time of low prices was also the time for small profits, and so misused the opportunity offered by large offerings to depress prices below a reasonable level, as to seriously discourage the hog industry and lessen the output.

The danger of any recurrence of this condition is, however, now very remote, as the available supply, even under the most favorable circumstances, will not be likely for many years to overtake the enormously increased demand, while the experience which the farmer has since acquired in the practice of co-operative selling, together with the improved policy in this regard, now in course of development, will effectually forestall any attempts to corner or depress the market. It is manifestly unnecessary to occupy time or space in dwelling on the direct benefits to be derived from the keeping of hogs on the farm, especially under present-day conditions, when prices are, and are likely to remain, at a high level.

All varieties of swine thrive and do

well on the Western farm. Settlers from Eastern Canada generally prefer the improved Yorkshire, the Tamworth, or a cross between one of these breeds and the Berkshire. The packer as a rule prefers the long-sided bacon type now generally bred in Ontario in response to his suggestions, but, as matters now stand, he cannot afford to be too particular and is glad to pay

a good price for well-finished hogs of any breed.

The hog is known in Ireland as "The gentleman who pays the rent," and while the farmer here is, as a rule, fortunate in having no rent to pay, he has sometimes other charges to provide for in the liquidation of which the revenue from the pig-pen might often be found useful.



CO-OPERATIVE RURAL BANKS

With their aid poverty and usury have been practically banished in other countries, worn-out farms have been made fertile, production has been greatly increased, and agriculture uplifted from drudgery to a practical science. What is there to prevent Canada from having similar institutions?



IT is surprising how slow our governments are in establishing beneficial institutions. Notwithstanding the fact that rural banks have been in existence in Germany, Austria, Belgium, Denmark and France for many years, and although the State of Massachusetts has lately adopted the system, some of our legislators speak of these banks as if the idea originated with them and that they were suggesting something as an experiment of which they had grave doubts.

As a matter of fact the rural banks and the dairying industry practically saved Denmark from bankruptcy.

Many Rural Banks in Germany

Some idea of the amount of business transacted by these rural banks is gained by a perusal of the government returns of European countries for the year 1909. In France 2,983 rural banks, with a membership of 133,382 farmers, and with a capital of \$2,622,000, did more than \$20,000,000 worth of business. The same year

there were nearly 6,000 banks in Austria; the membership was 725,000 and the loans ran over \$86,500,000. In Germany there is a bank for every 1,600 of the population, and the total business done that year amounted to \$4,888,000,000.

In all these banks the rate of interest charged for loans is less than the rate charged by the ordinary banks, but they are usually able to pay a fair dividend on the stock, and failures among them are practically unknown.

It is difficult to estimate what these co-operative banks have done for agriculture. With their aid poverty and usury have been practically banished, worn-out farms have been made fertile, production has been greatly increased, and agriculture lifted from drudgery to a practical science.

Helps Commercial Instinct in Farmers

Their educational influence has been no less marked. They have taught the farmers the value of cash as well as credit, given them a com-

mercial instinct and business knowledge, and demonstrated to them the advantages of co-operation. They have encouraged thrift and saving, created a feeling of independence and self-respect, and even elevated their moral tone.

What is there to prevent Canada from having similar institutions? The present banking system of Canada offers little encouragement to farmers. In fact Canadian banks are not supposed to loan money on farm security, so only a farmer fairly well-to-do can obtain any money from one

of our banks, and, besides, he must be prepared to offer ample security.

Contrast this with the banks in Denmark. A farmer there, without security, can obtain \$1,500 from a rural bank on a note, provided two men known to the manager will certify that they have known the applicant for five years, and that he is industrious and honest. This gives a man with limited capital a chance. The question should be taken up by the agricultural associations. It would revolutionize farming in Canada.



A Dry-Farming Prophecy

BY CHARLES CHRISTADORA.

IT may be a bold thing to say, but ultimately the International Dry-Farming Congress, whose annual convention was held at Lethbridge, Alberta, in October, because of its eminently practical and conservation features, is to absorb and affiliate every agricultural movement in existence—every association, every league, every educational effort toward agricultural betterment.

It is to be the rural agricultural and educational body of the future, along practical resultant lines.

From the very fact that its methods suit the moist farmers of the South and East, the irrigation farmers of the Southwest, and the dry-farmers of the semi-arid regions, its scope is more than national—it is international. For the semi-arid land owners of South America, Europe, Africa and India come to the United States each fall to hear, see and learn how, as delegates to the congresses and conventions agricultural.

From this congress is to emanate the movement which will give such

universities as Yale, Harvard, Princeton, etc., demonstration farm annexes of 50 or more acres, where agriculture, as a course, will be practically taught until the "tail"—the agricultural annex and course—"wags" the university "dog," and the percentages are all turned around, and of the graduating classes 80 per cent. go straight to the home farm, not to the city.

The hay-seed trust-in-Providence farmer is to give place to the new farmer—the university educated farmer, the "captain of agriculture," who will, with all else, have time to sit in our legislative halls and represent the country on committees and enact laws really *pro bona publico*.



Don't hope to build a reputation for infallibility, because by so doing you will whip yourself. But do strive and succeed in building a reputation for integrity, and in that attainment you will to the greatest possible degree gain infallibility.

Transportation

RAILROAD EXPENDITURE WILL BE HEAVY

*All the main roads have in hand lengthy construction programmes.
The C. N.R. will construct 978 miles of road to complete
its transcontinental line.*



PRESIDENT E. J. CHAMBERLIN, speaking of construction work on the Grand Trunk Pacific Railway, says the problem from now on to completion will be wholly one of labor.

"We expect to have the line in operation for through traffic by the beginning of 1915. It is just a question of getting the requisite amount of labor into the territory in which we are building; it is simply a matter of displacing so many million tons of earth and getting enough men to do it expeditiously. At present we have about 10,000 men at work."

This year the Canadian Northern Railway will construct 978 miles of road to complete the Transcontinental line. This mileage includes 350 miles from the summit of the Rockies to Lytton, B.C., and 300 miles along the north shore of Lake Superior.

Canadian Northern in Ontario

Work will be commenced by the Canadian Northern Railway between Toronto and Hamilton during the Spring. The right of way between Hamilton and Niagara Falls is being secured.

The company hopes to finish the road from Toronto to Niagara at the same time as the Canadian Northern Railway transcontinental. Provision for through connection with New York, via an American line, and

bridge connection at Niagara Falls, remains to be made.

Satisfactory headway is being made in completing the line between Toronto and Ottawa.

The line between Ottawa and Montreal will be ready next spring, and early Summer should see a Canadian Northern Railway passenger service between Toronto and Montreal.

Four-Track System

The Canadian Pacific Railway will shortly commence work on a four track system between Brandon and Fort William.

Forty million dollars will be expended in Montreal by the railways within the next two or three years. This large outlay is being undertaken by the Canadian Northern, the Grand Trunk, and the Canadian Pacific Railways, with the Canadian Northern assuming over half the expenditure. With the formal acceptance of the plans for the tunneling of the mountain, the Canadian Northern Railway expects to commence operations early in the Spring upon this task.

The Grand Trunk Railway expect to spend between \$9,000,000 and \$10,000,000 in the elevation of their tracks and in the building of a new station at Montreal.

The Canadian Pacific will apply for an act authorizing it to construct six new lines, and extending time for

completion of five others, already authorized.

It will also incorporate the Quebec, Portland and International Short Line, from La Patrie South to the International Boundary, following North River to Newport, Vt., to the main central in Eaton. This is supposed to be part of the plan for short-

ening the distance between Montreal and Portland over Main Central.

A new railway project is announced through application to incorporate the All Red Line Railway, from the Eastern boundary of the Province of Quebec westerly to Winnipeg, with branches to Ottawa, Port Arthur and Fort William.



AN AMERICAN TELLS OF CANADA'S GOVERNMENT RAILWAY

The story of the Intercolonial, which has played an important part in the development of the country through which it passes. It is not run as a commercial enterprise, but to serve the people, and it serves them well. In spite of "political" management the Intercolonial is a success.



THE International Railway, running from Montreal to the ocean ports of St. John's, Halifax and Sydney (and the narrow gauge serving Prince Edward Island) is purely a government affair—and the story of this railway is told by Senator Albert J. Beveridge in the *American Review of Reviews* as a bit of useful information for the American Government, which contemplates building a railway to the Alaskan coal fields.

That the Dominion of Canada owns over two thousand miles of railway, main tracks and sidings, and that the Dominion Government operates this line, is a most striking political and economic fact, the importance of which has not been fully grasped.

The government built every foot of this line, with the exception of some 120 miles bought from the Grand Trunk many years ago.

The main track of the Intercolonial Railway and of the Prince Edward

Railway is longer than the distance from New York to Kansas City, and about the same distance as from New York to Omaha.

This Canadian line runs through and taps an exclusively agricultural and lumber country, with some mining in Nova Scotia, and, therefore, the freight it carries is overwhelmingly of the products of the field, forest and mine. Thus the line has an important use in the development of the country.

There are many difficulties in the way of this Canadian railway. It is a meandering line; it has many physical disadvantages, and from the money earning point of view it suffers from water competition.

Yet in spite of all this, in spite of what is called its "political" management, this government owned railway is a success.

A railway can certainly be called a success when the cost of its construction is low, when its equipment has

been economical, when its rates compare favorably with those of other lines, when its service is good and safe, and when it gives just the accommodation required and touches the places where a railway is needed. All these conditions of success are fulfilled by this line.

The Intercolonial line was built in obedience to a correct instinct possessed by the people of New Brunswick and Nova Scotia, who, as soon as they saw the wonders of steam transportation, felt that railway lines should belong to the people and be controlled and worked by government.

The work had its difficulties. When the great plan for uniting all the provinces of Canada into the Dominion was launched in 1867, there were great difficulties in getting the provinces together—and the railway proved a bond of union.

Of course for years there were great difficulties to overcome. Politics crept into the management of the line to a disastrous extent, but time has worked wonders; the employees are

all unionized and work goes on with little friction.

The road does not earn great sums of money for the Dominion exchequer. It is not run as a commercial enterprise, but to serve the people, and it does serve them in a manner in many ways which a purely commercial railway enterprise would not tolerate, stopping, for instance, at points only two or three miles apart to accommodate passengers and help local industries. The fast trains, however, are really fast—and safe.

The Intercolonial Railway treats its employees well, as to hours of work, rates of pay and pensions.

The interference of "politics" is the great difficulty to be overcome. Of course, the management is also hampered with lack of power to enter upon enterprises which might pay, hotels for instance—but taken altogether the line is a good economic lesson. It has excited admiration and ere long it will receive in various parts of the world the sincere form of flattery which takes the shape of imitation.



An Electric Road from Winnipeg to Quebec

AN electric railroad with lines stretching from Winnipeg to Quebec, and with seven points of contact with the great steam roads of the country, was the future outlined for the Porcupine Belt Electric Railway Company, at the first meeting of its directors.

The company already has been granted a charter permitting the construction and operation of 500 miles of road in Ontario, and has applied for charters to allow construction of joining pieces of the line in Quebec and Manitoba. This winter the first

seventy-five miles of the road is to be surveyed by eight parties, who are to be sent out into the North country.

This is to form the nucleus of the greatest conception of electric transport yet brought within striking distance of achieved fact in Canada. Within the provisions of their Ontario charter the company already has power to build the largest single section of the great new scheme; a line from Larder City East to the Quebec boundary. This will stretch West to Nipigon Bay, giving a deep water harbor on Lake Superior, and coming in

on the benefits of the proposed Dominion Government projects.

From there the line will run West to the Manitoba border to meet the construction East from Winnipeg to be covered by the charter now applied for in the Western province.

On the East and covered by the Quebec charter will be a line running from the border 150 miles to a point on the G. T. P. transcontinental system, and midway from this section a line will run Southeast to Mont Laurier, connecting there with the C.P.R. to Montreal. A still further projection will run Northeast to Quebec City, passing close to Three Rivers.

Thus an electric railway will run from Quebec to Winnipeg, with lines

running through a country not served by any of the three great transeontinental steam roads, but with connections with all of them at at least one point of junction.

IN Quebec and in Ontario as far West as Nipigon, the line will run between that of the G. T. P. and the C. P. R.; from there West it will lie between the lines of the G. T. P. on the North and the C. N. R. and the C. P. R. on the South, the latter again crossing the electric road at a point midway between the junction at Nipigon and the Manitoba border. The line from Nipigon to Winnipeg will be run upon a survey made a few years ago by Sir Sandford Fleming.



What is Injuring Ontario's Apple Trade?

ONTARIO'S apple trade in Western Canada has fallen off so much in the past two or three years that the Government of that Province has sent a special commissioner, Alexander Earle, to Winnipeg and other Western towns and cities to ascertain what the trouble may be and report at once to the Government.

As a result of these inquiries, Mr. Earle will make recommendations to his Government, advocating radical changes in the system of exporting apples and fruit from Ontario to the Western Provinces, which he hopes will result in reinstating Ontario fruit in its former place in the West.

Discussing the question, Mr. Earle stated that he was amazed at the samples of Ontario fruit he found in some of the warehouses and stores of Winnipeg. The chief complaint was in regard to packing, and again, apples of No. 3 quality were shipped as No. 1.

"No wonder we're losing to British Columbia," said Mr. Earle, "but we will have to stop this kind of thing. Apparently the Ontario shippers have been harboring the impression that anything is good enough for the West. They've got to alter that opinion at once and realize that they are doing business with people who demand the best and lots of attention. A better system of inspection will have to be established, and I recommend that to the Government."



*Oh, East is East and West is West,
and never the two shall meet
Till Earth and Sky stand presently at
God's great Judgment Seat;
But there is neither East nor West,
Border nor Breed nor Birth
When two strong men stand face to
face, tho' they come from the ends
of the earth.*

—Rudyard Kipling.

Finance and Commerce

CANADIAN MUNICIPALITIES AND THEIR BONDS

A review of conditions of the past year shows increased interest rates, and that bonds that meet requirements of London Stock Exchange are the most popular in the English market.



W. CAVENDISH MACNEILL, IN THE MONETARY TIMES ANNUAL

AS anticipated, the year 1912 ter demand for municipal debentures than existed during the latter months of 1911. This feeling was particularly shown towards the larger issues, that is to say, the debentures of those cities throughout Canada which were of sufficient size and importance to interest the English investor. It was during this period that several issues of Canadian municipal debentures were purchased on behalf of English clients, which were publicly issued later in London with success. One bond issue, amounting to nearly \$1,000,000, that of the City of North Vancouver, was negotiated at a higher price than had been before received by that city, and there were several similar instances.

This improvement in the market, which was almost entirely exhibited in the larger issues, soon began to diminish and some time before the end of the first half-year the demand had almost entirely dwindled away. Throughout the Summer and Autumn this condition of affairs not only prevailed, but, owing to unusual and adverse circumstances, became greatly accentuated.

At no time during the past year was money in any sense cheap, but during the last months it became

practically unobtainable for call loan purposes, and the rates which were being charged by the banks and other financial institutions were practically prohibitive. On this account, as can readily be seen, bond dealers were unwilling to make purchases of debentures to any extent, unless they had a prospective purchaser whom they could depend upon to take over the securities at once.

This resulted in many municipalities, who offered their bonds for sale by tender, being disappointed in the bids they received and in many cases not actually receiving a bid at all. Some of the municipalities accepted the inevitable and decided to sell at the prevailing price, notwithstanding that this appeared to be very low. Other municipalities declined all tenders in the hope that better prices would prevail a little later on. Unfortunately, the period of tight money and adverse financial conditions was of such duration that those municipalities who put off the evil day, so to speak, have found themselves confronted with a very serious task of municipal financing.

Adopted Short-Term Treasury Certificates

The manner in which municipalities endeavored to obtain relief was through the flotation of short-term

treasury certificates, ranging from three months to a year.

A considerably higher rate of interest had to be paid on these by the municipality than the rate which the debentures themselves bore. The municipalities, as a rule, were satisfied to pay this temporarily, hoping conditions would right themselves before the expiration of their temporary loan, and that they would then be able to sell their definitive bonds to sufficiently better advantage to more than offset the high rate of interest which they were compelled to pay for a short time.

The situation now, as far as these municipalities are concerned, is that in a number of cases these short term bills are soon maturing, and, as the money market, far from improving, has gone from bad to worse, they are confronted with a very difficult problem. Possibly many of them, unless they can arrange otherwise, will have to sell their bonds at the market price, that is to say, whatever they will bring.

As is generally the case when securities drop to the low levels such as are now existing, a few buyers come to light who are not in the market at all except when bargains are being offered. As a consequence, within the last little while a certain amount of business has been done, although prices have been very low.

As far as the English market is concerned, this will show improvement early this year. A large number of bonds have been placed at what in other times would be considered very low figures, but it is indicative of the fact that English money in large sums is forthcoming for legitimate purposes, provided the rate of interest is sufficiently attractive.

Probably the undoubted change of

sentiment with regard to Canadian municipal debentures bearing 4 per cent. interest was one of the most important facts of the year as far as its bearing on the general bond situation was concerned. Many of the very best authorities believe that the day of the 4 per cent. debenture is over, and that municipalities throughout the country must become reconciled to paying a higher rate of interest for their money than they hitherto have done.

Whether the future will prove that such is the case or not, the evidence of the past year and the preceding year has gone to show that the 4 per cent. bond is certainly not as popular as it used to be. These bonds were almost entirely issued by the leading cities, as Toronto and Montreal, or by the different governments. While there will always be a demand for this high-grade class of security from certain institutions and for certain specific purposes, at the same time there is no doubt but that the combination of conditions, chief among which is the greatly increased cost of living, have made it imperative for the ordinary rank and file of investors to seek and obtain a higher return for their money than is represented by the 4 per cent. municipal bond.

Of course, in the case of smaller towns, villages and townships throughout Ontario and other places, the rate of interest which the debentures are usually issued at is $4\frac{1}{2}$ to 5 per cent. It is likely that even these will have to be disposed of at a very considerable discount in order to find a ready market.

Municipalities show a greater disposition to meet the requirements of the English investor. By this is meant Canadian municipalities are now realizing the importance of issuing their

debentures in such a way as will meet with the approval of the London Stock Exchange.

What of Future Prospects?

As for the future, it is harder to predict regarding prospects now than at any time for many years. Municipal debentures are selling relatively at very low figures, at the same time much improvement in the price is not greatly anticipated. But money will become easier and for a period loans will be obtainable on more advantageous terms. This will result in the

dealers being encouraged to compete again, and municipal offerings will probably be in somewhat better demand.

With the probable early settlement of the Balkan War, and with this ease of money, the foreign situation will be improved, and larger issues will be somewhat better received in foreign money markets. While there appears to be nothing to induce any great optimism, at the same time there is no reason to anticipate anything more unfavorable than has prevailed for the past year or two.



THE PRODUCTS OF THE PROVINCES

Quebec holds the record for the establishment with the largest output in the Dominion. She has two single manufactories in the \$10,000,000 class, and occupies that class alone.



NEXT to Quebec comes Ontario, which has one establishment with an output of \$9,000,000, while Nova Scotia is third with one with \$8,000,000. The Dominion has fourteen establishments which average an output of \$6,995,000. The figures are, of course, the annual output for 1910, the year for which the census was taken.

Still keeping to the classification by value of product, a remarkable feature of the census is the coming to the front of Manitoba and British Columbia. The first places are still held by Ontario and Quebec in total output—as they were ten years ago.

In 1900 Nova Scotia occupied the third place, with \$23,592,000 as the value of her manufactures, while next to her was New Brunswick, with \$22,972,000. This year two maritime provinces have moved back to fifth and sixth, retaining their relative rank to each other. Their old posts

are occupied by British Columbia and Manitoba. British Columbia's output has risen in the ten years from \$19,447,000 to \$65,141,000, and she holds third place, while Manitoba is fourth, with an increase in output from \$12,927,000 to \$53,673,000.

Small Concerns Flourish

This does not mean at all that New Brunswick and Nova Scotia have stood still. The growth of their manufacturing output is highly creditable. Nova Scotia's products are to-day valued at \$52,706,000, which is an increase of 125 per cent. in the decade. New Brunswick to-day produces manufactures worth \$35,422,000, an increase of about 65 per cent.

In spite of the large number of mergers in recent years, the smaller concerns appear to be holding their own. The census returns no less than 1,812 concerns as having an output of under \$200,000. The merger makes

itself apparent in a new class in the list. In the last census there was no class of \$5,000,000 and over; this year there are fourteen in that class.

Butter and cheese held first place with the largest number of establishments for any one branch of manu-

facture. Their number is 3,499, while if you add together log and lumber products, you get a grand total of 4,358. The only other classes which reach four figures are preserved fish, 1,521, and flour and gristmill products, 1,141.



The Monetary Times Annual

THIS annual review grows bigger and more valuable in its contents every year. The present volume contains no less than 280 pages, which are packed from cover to cover with a mass of statistics and literary matter relating to finance, commerce and investments, in a wide variety of interest. Financial people, investors, newspapermen and others have come to look upon *The Monetary Times Annual Review* as a most valuable work of reference for authoritative information. The value of the present issue may be judged by a few of the articles: Retrospect and Prospect, by the editor; Canada in the International Arena; a Symposium of brief articles by representatives of some of the countries interested in the upbuilding of Canada; The Outlook for 1913, by our ten Premiers; Forty-three Years of Canadian Banking; Prospective Rise in Bank Dividends, by H. M. P. Eckardt; How the Banks Help Development, by Sir Edmund Walker; Other Things Than Money, by Hon. W. H. Hearst; No Cause for Anxiety for Canada's Future, by Sir Edmund Osler; October is Canada's Critical Month, by W. R. Lawson; Western Crops and the Banks, by Chas. A. Dunning; Canadian and United States Bank Systems Compared; Evolution of Accountancy in Canada; What an Annual Statement Should Contain; Interesting Bank and Farmer Inquiry; Securities Market in 1912, by T. Galbraith; Money Markets This Year; Finance in

Parliament; Improving Trade Conditions; Bankers' Business Guide; Are We Drifting Into Socialism? by Prof. O. D. Skelton; The Maintenance of Our Credit in London is Vital, by Sir Frederick Taylor; Industrial Merger Was Declining Factor; Prosperity, and a Possible Cheek, by Sir Wm. Whyte; Western Municipal Bond Situation, by F. J. James; Bond Offerings and Sales in Canada, 1912; Canada's Bond Issues for Seven Years; Canadian Railroad Financing and Securities; Canadian Municipalities and Their Bonds, by W. Cavendish Macneill; Short-Term Loans Explained, by H. V. F. Jones; Is One-fifth of Our Population Dependent on Industrial Activity? by R. S. Gourlay; Mortgage Loaning in Western Canada, by A. L. Crossin; Stock Issues in Canada; Mining Securities in 1912; How a Lady Investor Has Made 2,400 Per Cent.; Western Canada on a Substantial Foundation, by A. E. Boyle; Western Prosperity and Agriculture, by John Coggswell; Monetary Conditions in British Columbia; When the Panama Canal Opens; Security Companies and Canada's Grain Trade, by George Weir; Some Life Insurance Questions; Workmen's Compensation; Canada's Industrial Life; Depopulation of Rural Ontario; Transportation Presents Real Problems, by J. L. Payne, and a hundred other articles on topics of equal value to people interested in the progress and development of the Dominion.

Views and Interviews

HON. MR. LEMIEUX ON CANADA'S DESTINY

The British Empire: What it has meant in the past, what it means to-day to French-Canadians, who have greater freedom under and are ever loyal to the flag. Three outstanding stages of development which mark an ever-broadening measure of liberty.



AT the annual banquet of the Canadian Society in New York, Hon. Rodolphe Lemieux, in responding to the toast of "The Empire," aroused enthusiasm by his declaration, as a French-Canadian, of the unalterable attachment of his people to British institutions, while other speakers also dwelt upon the same subject, and to the unbroken and unbreakable friendship which does and must exist between the two great branches of the English-speaking nations.

Hon. Mr. Lemieux said in part:—The same spirit which has prompted you to meet together as a Canadian Society in New York to-night prompts me, as one of French descent, to speak to you of the British Empire and what it has meant in the past and what it means to-day to my fellow French-Canadians. We have to go back in history to the days of the taking of Quebec to appreciate aright that curious paradox in the history of this continent, whereby what there was of French dominion on the North American Continent passed under the British flag to become forever loyal to British institutions, whilst what there were of British colonies and possessions in North America were subsequently lost forever to the British Crown.

The revolt of the American colonies may have cost Britain the control of North America, but it helped her to maintain the Empire which came later into being, for it helped to bring home the important doctrine of self-government; and self-government among the outlying dominions has made the British Empire what it is to-day.

More Liberty Under British Flag

As one studies the history of those stirring times it is not difficult to see why the French in Canada should have taken kindly to British institutions.

The policy of France towards her people in the New World had been one of restriction of liberty rather than extension of freedom. Everything was controlled from France. It was a centralized form of government, in which the King of France and his Ministers enforced their own will and utilized the colony to further their own ends. With the passing of Canada under the British flag all that was largely changed. The French population was treated in a generous way.

The Quebec Act

The Quebec Act, passed in 1774, enlarged the boundaries of what had been the French Province of Quebec, and over the whole of this area the

French civil law was maintained, as well as the rights of language and religion secured at the conquest.

So liberal, in fact, was the policy adopted that many have complained that it was Britain's express intention not to encourage English settlement in the North.

And there are writers who still claim that had Britain adopted a different policy at the time, Quebec as a French-Canadian Province would not exist to-day. What they say may be true, but it is equally true that if it did not exist as a French-Canadian Province, neither would it exist as a British Province. The wisdom of the policy of the Quebec Act was nowhere better exemplified than in the loyal allegiance of the French to the British flag at the time of the American Revolution, and their loyal and successful defence of Canada against American invasion in the war of 1812-14. When Britain guaranteed and helped to maintain for French-Canadians their civil and religious rights she began to make of them British subjects and loyal citizens of the Empire to which they are now so proud to belong.

Stages in Canada's Growth

Reviewing thus the constitutional growth that has taken place under the British flag in Canada, we find three outstanding stages of development, each marking a larger measure of liberty. The first was the granting of representative government, the next the granting of responsible self-government, and the last the granting of federal government. At each stage, whilst liberty has broadened for all, to the French-Canadians have been maintained the rights secured to them at the time of the conquest—the rights of language, laws, and religion. You ask me why I am a

British subject and why I wish to remain one. I reply that I honor the flag that honors its obligations, that I prize most those institutions that secure me most strongly in my rights and liberties, and I am proud to be a sharer in that great work of advancing peace and progress throughout the world for which the British Empire stands. Gratitude for what has been done for them in the past, contentment in the liberties which they to-day enjoy, pride in the future greatness of Britain and her Dominions scattered throughout the whole of the globe, this and much more warms the heart of the French-Canadians to the motherland and makes of them loyal subjects second to none under the British Crown. By the vastness of the Empire their imaginations are stirred, by the self-government it insures their devotion is secured. All that there is of charm in monarchical form of government is retained, all that there is of democracy in a republic is maintained.



Yellow Peril a Growing Menace

AT a banquet of the Waterloo County Canadian Club, Mr. H. H. Stevens, M.P., of Vancouver, spoke on "Immigration."

The greatest peril of the age, he said, was the awakening of the Oriental and the lethargy of the Occident.

"Shall we sacrifice our national life to benefit capitalists and railroad corporations who are crying for cheap labor, and allow immigrants to come into the country from hotbeds of vice and crime to continue underworld methods in our fair country?" he asked.

Mr. Smithers of the G. T. R. complained that the reason why construction work in British Columbia was slow was on account of scarcity of labor, but the conditions under which the men on construction work had to

live were simply scandalous, and such as no white self-respecting man would stand. The sanitary conditions were frightful, and as for medical treatment, there was only one student doctor for four thousand men.

Pulse of the Press

FARM VERSUS FACTORY IN THE WEST

Are Western towns getting an exaggerated idea of the value of local industries to the neglect of agriculture? The writer of this article in a leading financial journal thinks yes.



THERE is a possibility that Western towns may acquire an exaggerated idea of the value of local industries to a Western community. The insistent demand for agricultural development is neglected for a faint call for industrial activity. Many Western towns, surrounded by a wealth of agricultural opportunities, sit around the meal table content to import butter from the Eastern Townships, cheese from Ingersoll, potatoes from British Columbia and Nova Scotia, hams and bacon from Chicago, Kansas City and St. Louis. A large portion of the milk comes in tins from Oxford County or from Nova Scotia, and vegetables are brought from British Columbia or California.

Ignoring the appeal of the rich soil, on which these Western people have built their towns, they grab any suggestion without hesitation, to establish any kind of a manufacturing plant, no matter how adverse the conditions may be for such an industry. Time

and energy and money are wasted in endeavors to promote industries for which conditions are not yet ripe. In many cases, industrial enterprises "secured" are purchased at an exorbitant price. Frequently every dollar that actually goes into the enterprise is subscribed by the citizens, while glib-tongued promoters obtain handsome remuneration from the same source.

Westerners will be able to point without difficulty to many such cases, and Eastern Canada has had a taste of the same thing. An up-to-date creamery, for instance, has been built in a Saskatchewan town, the residents having taken stock in a company for that purpose. Now it is found that there is no great demand for the products in that locality, and that the share salesman's dairying is vastly different from dairying unadorned. Industrial life is good for agricultural reasons, but it should be taken, at first, in small doses, at reasonable prices, and not to the neglect of agriculture.—*Monetary Times*.

Less Talk in Parliament

It has been intimated that the "sessional indemnity" of members of the Dominion Parliament is to be increased from \$2,500 to \$3,000 per year. Not a single word can be said against paying members of Parliament full value for the time spent by them in looking after the business of the country; but if the sessions at Ottawa are growing longer to the extent that they justify an increase in the salary of the members attending, the country might well ask if these sessions, as we have them now, are not needlessly prolonged. As matters are now, it seems sometimes as though the amount of talk indulged in at Ottawa was in exactly inverse ratio to the amount of business being transacted. It is quite well within the mark to say that at least one-third of the discussions indulged in in the House of Commons might, with a very great deal of profit, be dispensed with. Any one who takes the trouble to secure a copy of Hansard, the official report of the Parliamentary debates, and to waste a few hours of his time looking this over, will see how very large an amount of garrulity it contains.—*Nor'-West Farmer.*



Not an Undesirable

A man from London, Eng., arrived in Toronto Wednesday night with \$1.10 in his possession. He spent 75 cents for bed and breakfast and then sought a job at the Dominion immigration office. Questions elicited the fact that when he landed from the steamship at Halifax he had only \$5. Now, the immigration authorities are being criticized for letting him in. The criticism seems to be misplaced. A man who is able and willing to

labor and who immediately seeks a place, is not an undesirable, even if he has only \$5. The people who did most to make Canada did not bring much money with them. They dug their wealth out of the ground.—*Montreal Gazette.*



Where Are the Colonels?

There is a wicked German at Edmonton trying to lull the people into a state of false security by declaring that there is not the remotest danger of war between Britain and Germany. He is backing his statement by investing in Edmonton real estate. The perfidious foreigner that he is.—*Port Arthur Chronicle.*



*For the comforting warmth of the
sun that my body embraces,
For the cool of the waters that run
thro' the shadowy places,
For the balm of the breezes that
brush my face with their fingers,
For the vesper hymn of the thrush
when the twilight lingers,
For the long breath, the deep breath,
the breath of a heart without care,
I will give thanks and adore thee:
God of the open air!*

—Henry Van Dyke.

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FOUR PERSONAL ESSENTIALS TO LARGE SUCCESS IN LIFE

There comes in the life of every young man a time when numerous questions arise in his mind regarding his future success. Many of these questions are answered by older friends with more experience, but many of them are never satisfactorily answered until experience gives the solution.



GLENN C. WEBSTER, IN THE BUSINESS PHILOSOPHER

ONE of these questions almost invariably is, "What are the qualifications necessary for success?"

Men realize that there is something which goes to make up a man other than pure technical or academic training. There are some necessary qualities or characteristics in the man himself.

There are four qualities necessary to success in any large degree:

(1) *Imagination* built upon logical conclusions.

(2) *Accuracy* built upon facts.

(3) *Action* built upon a desire to serve.

(4) *Executive Ability* built upon a desire to see things accomplished.

In the minds of a great many people imagination is very closely akin to dreaming and, therefore, as much thought and attention is not given to this very desirable quality as should be.

Fulton was considered a dreamer by many of his friends, nevertheless his imagination pictured to him clearly his little steamer paddling up the Hudson River long before it was a reality.

Goodyear's imagination gave to the world the possibilities of rubber, although the price he paid was poverty.

McAdoo saw the possibilities and the method of solving the difficulties of part of the great transportation problem of New York City, although others had failed and the problem was considered by many impossible.

The imagination of the Wright brothers has given to the world the

aeroplane, which many thought they had proved to be impossible.

Electricity is doing almost every kind of work conceivable, thus replacing with natural energy much of the physical energy used a few years ago. This is all the result of the work of man's mind in seeing something which did not exist. With faith in imagination, based upon logical conclusions, these problems have been solved.

What then are some of the flights of imagination we may take as possibilities for the future?

The wireless telephone is a field which the most fertile imagination can hardly survey. When the time comes that you may take from your pocket a small instrument and call up anyone anywhere, this field will then be fairly well under way toward its cultivation.

The wireless transmission of power is another development of which we know little. Yet we know enough about it to understand that it is possible. It is predicted by some that it will not be many years before a trip from New York to San Francisco will only take twenty-four hours, while London will only be separated from New York by a day.

When it comes to the future of the electric light, no one can predict the future even a few years, as changes are taking place with great rapidity.

Even with the present $\frac{1}{2}$ -watt lamp there are innumerable fields yet barely touched. With the Mazda lamp electric light is as cheap as oil. The flexibility of incandescent lamp lighting makes it look as if it were bound to become the universal source of light until every street in every town and city of the country is Mazda lit.

Fertilizing the soil by taking nitrogen from the air by an electrical process is already being worked upon.

Energy from the sun, waves and tide are sufficient to keep us all in luxury when these problems are solved.

These may seem like the ideas of an idle dreamer, nevertheless the sober-minded man will have to admit that they do not seem as impossible to-day as the things we have already accomplished would have looked to Benjamin Franklin in his time.

The man who says that a thing cannot be done is only placing himself in a position for possible ridicule. Just as he is proving his theory, someone comes along and does the thing.

A good many years ago, when civilization was first starting, the big man with the biggest stick was ruler. Anything he desired was his, providing he was big enough and strong enough to take it. This, however, became more or less unpopular with a majority of the less powerful and it was not long before public sentiment demanded that a property right should be established. After this it was safe for a man to own a bearskin or to plant a small bed of beans and feel that he had a right to them and that he would be protected in this right. From that time on civilization has grown until the property right has been very well established in everything except business.

We still cling to the ancient idea that a man through strength or power can still ruin another man's business and be respectable.

One of the greatest problems we

are compelled to face to-day is the large percentage of non-producers in this country. When ruinous and destructive competition is eliminated and everyone's energy is spent in creating, we shall then be approaching the elimination of poverty and distress. This may seem like a flight of fancy, yet I believe it is logically possible.

The second quality, accuracy built upon facts, must play an important part in solving these many problems.

Accuracy is the making of many men. Inaccuracy is the undoing of many others. We all know how a mistake in a decimal point in a factor of safety sent to destruction a steel structure costing hundreds of thousands of dollars and snuffed out a score of lives.

Every man establishes himself early in life as one being safe and accurate, or unreliable and inaccurate. This characteristic is potent in its scope.

Action built upon a desire to serve will be one of the biggest assets in the future. How many of our large corporations give the very best of service until competition drives them to it? How many of our large business houses give the service they might give until some other house, seeking a foothold, gives better service than they have ever thought of?

How much better it would have been if the leading telephone company of this country had been less arbitrary in the earlier days and if its policy had been more prompt action and better service! Millions of dollars would have been saved in competing lines, made necessary on account of poor service and arbitrary methods. Imagination built upon logical conclusions could and should have told the management the possibilities of supreme service.

Some of the railroad companies of to-day only give service where keen competition is present. Does it take much of an imagination to picture

how much more profitable it would be to the companies and how much more satisfactory it would be to the public if their lines and their branches were operated upon a strict desire to serve? Too many managers to-day, strengthened by their present position, take an arbitrary stand rather than adopt the policy of giving the best service.

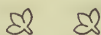
I thoroughly believe that every large business concern, whether it has serious competition or not, should build up an imaginary competitor and carry on its business policy based upon the severest competition. This would tend not only to satisfy the public and save the waste created by needless competition—which otherwise will follow—but would intrench it in the minds of the people so strongly that real competition would be impossible.

The man who can accurately figure out the very best possible service a company can give and then insist upon action, based purely upon the desire

to serve, will be in great demand in the future. He will not only be doing the community at large a service, but all things will come in the future to this man because he is of economic value to the community he serves.

Action, however, needs the cool, calculating head of executive ability to keep it upon the track.

If a man has the ability to execute the plans of others, he can become a power in the world. However, if this man has sufficient imagination to see things to be developed, he is a stronger and better man. If he is accurate, he is even more valuable. But the man who has ability to see what the world needs, accurately plans to supply that need with plans based upon the desire to serve and is then able to execute these plans and bring them to a successful conclusion, can go as far as he likes and accomplish things heretofore unthought. The world will bestow upon him her richest gifts.



The Making of Noise

SOME time ago the City of Denver passed an ordinance forbidding the ringing of church bells.

And now the screech of steam whistles has gotten the kibosh. This on the petition of Dean Hart. The good Dean, backed up by the fireman and police, put forth the argument that there is no valid excuse for making a noise in order to show the time of day.

Everybody carries a watch—or should. You can get a good Ingersoll ticker for a dollar, and when it ceases to keep good time, just put it on the anvil and hit it a smash with the hammer, as Edison does, and buy a new one!

If you work for a firm and are not on time, you know what will happen to you if you get the habit. As for quitting work, no blast from a steam siren is necessary for most of us.

If church is not interesting enough, so that you can get around before the collec-

tion is taken—if you believe in what the church stands for—again you know what will happen, and if you don't you will find later on.

The notifying of people as to their duties by making a discordant noise that the entire city can hear is out of place, out of date, behind the times, and should be eliminated. Our hearts are with Dean Hart.

Electric bells in a factory, where the pressing of a button notifies the occupants of the time of day, are all right. This is a private matter. But when a man has a factory with a few hundred employees, that he should make a noise that a hundred thousand people are compelled to hear several times a day is certainly absurd.

Denver is a great city, and in nineteen hundred and fifteen, when we all go to California, every one would stop at Denver and fill his lungs with ozone and his sky-piece with ideas.—*Elbert Hubbard.*

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

==== (Alphabetically Arranged) =====

Q Reports from all parts of the Dominion indicate unbroken growth and prosperity, with the prospect for 1913 exceedingly bright. The extent of 1912's developments, with regard to both real estate and commerce, formed a new record for Canada, and evidenced a firm confidence in home and outside investors in the immediate future of the country. Plans for 1913 are being laid on a broad scale, which augurs immense progress and development all over the Dominion, from Halifax to Vancouver.

Arcola, Sask.

Arcola is on the C.P.R., 126 miles southwest of Brandon, in a splendid farming district.

The population is 1,200. Assessment \$931.00. Tax rate $23\frac{1}{2}$ mills. There are six elevators (capacity 172,000 bushels), flour mill, brick plant, and many other industries. There is an opening here for a steam laundry and other industries.

There were handled at Arcola last season, 491,000 bushels of grain, 300 cattle, 275 horses and 326 hogs.

The Board of Trade is liberal towards new industries. Write the Secretary, J. R. Donaldson, for what they will do to induce industries to locate here.

The President of the Board of Trade is J. W. Kennedy; Town Clerk, J. R. Donaldson, (who is also Secy.-Treas. of the town). W. M. Connor, Mayor, and T. C. Yeoward, Postmaster.

An electric power and light plant has been installed. Water is supplied from Moose Mountain by gravity system. There is a chemical fire engine and other fire-fighting equipment, in charge of H. R. Francis, Fire Chief. The Chief of Police is F. J. Owen.

There are public and high schools, town hall, court house, land titles office, opera house, two hotels, four miles of sidewalks, Government phones, local and rural; C.P.R. Telegraph, Dominion Express.

The banks and their managers are: Union, A. Lowe; Merchants', J. N. Kennedy.



We may build more splendid habitations,

Fill our rooms with painting and with sculptures

But we cannot buy with gold the old associations.

—Longfellow.

A Fine River

Railway Just Completed

Great Natural Resources

ATHABASCA LANDING (Lincoln Park)

Possesses all these and in a short time will become a Great City and

A GREAT CENTRE

A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

Full particulars from

**Northwest Empire
Land Company, Ltd.**

Suite 1 to 10 Cadogan Block

CALGARY - ALBERTA

Athabasca Landing, Alta.

A water system is being installed here and a fine public school is being erected.

There is a demand for laborers, carpenters and painters at the present time.

There are openings for a hardware store, cafe and hotel. A flour mill and sawmill would also be welcomed.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge.

Athabasca Landing—Continued.

A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 400. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nancekivill; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. Minns. Assessment \$388,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal, managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



Get into the habit of looking for the silver lining of the cloud, and when you have found it, continue to look at it rather than the leaden grey in the middle. It will help you over the many hard places.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

Is the property endorsed by the Board of Trade. Situated on the original city limits—level, high, and dry.

An investment here will interest the shrewd investor and make him money quickly. Prices will advance shortly.

OPPORTUNITY INVESTMENT CO. LIMITED

114 KING ST. WEST, TORONTO

Head Office, EDMONTON, ALTA.

Branches, VANCOUVER, B.C.; WINNIPEG,

MAN.; KAMLOOPS, B.C.

References: Royal Bank

Brandon, Man.

The action of the City Council toward the securing of a site for the erection of car barns for Brandon's Street Railway is regarded quite generally as in keeping with the requirements of the city. It now appears likely that several factories will locate in the immediate vicinity. The site is easily accessible, and the spur line of the Canadian Northern now building will be extended to the property. There can be little question but that the spur line will increase the value of the property by at least \$25,000. It is the intention to have the street railway ready for actual operation in time for the Dominion Fair next year. Specifications for equipment and single track, pay-as-you-enter cars are now being prepared. As a result of the announcement of the Street Railway Company's plans, a pronounced movement in real estate circles has been developing during the past few days, particularly in the southern section of the city, where it is believed a large number of factories and warehouses will be located at an early date. The expenditure of \$15,000 by the Commercial Bureau during the present year is already showing marked results in the city's growth and expansion.

The C.P.R. is completing another span to lay double-trackage on their bridge over the Assiniboine, to meet the exigencies of increased traffic.

A scheme, backed by strong financial men in Calgary, for supplying this and other cities along the C.P.R. with gas at 25c. per thousand, will, if carried through, be one of the greatest engineering feats in the world.

The Dominion Government has decided to lay out the land lying between the Brandon Experimental Farm and the Assiniboine River as a beautiful park. This land was originally set aside for experimental farm purposes by the Government, but was never so utilized.

Brandon's new Winter Fair Arena is said to be the first building of its kind in Canada and the third in America, the other two being the Coliseum at Chicago and the Armory at Scranton, Pa. The method of construction is known as the three-pin hinge system. The building, which will be 136 x 260 feet, is being constructed without a column of any de-

scription. There will thus be a clear, unimpeded view of the arena from all parts of the house. The arena proper, in which the procession of live stock will take place, is 80 x 100 feet.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.



There are so many things—best things—that can only come when youth is past—that it may well happen to many of us to find ourselves happier and happier to the last.—Eliot.

For Information on Real Estate
Values in Manitoba, write

RUPERT MAGEE

Real Estate, Loans and Insurance

924 Rosser Ave. Brandon, Manitoba

HOTELKEEPERS AND JOBBERS

In the Brandon district, are you sending your money east of the Great Lakes or are you buying the famous "Launora" and "Bland S" Cigars, made in Brandon, thereby keeping your money in circulation in the Brandon district where it belongs? "Launora" and "Bland S" Cigars are made by the

WALDRON CIGAR CO. - BRANDON

GEO. FORBES

Burchill Block - Brandon, Man.

Real Estate

Snaps in Farm Land and City Property

Phones: 956 and 1037

Calgary, Alta.

The Massey-Harris Company will build a \$100,000 warehouse in Calgary.

Henderson's Directory census enumerators place the city's population at 71,000.

Labor of nearly all kinds has been very much in demand. In some cases teamsters were difficult to secure at \$60 per month and board, while rush jobs have brought bricklayers 80 cents per hour.

One year ago a corner lot at Twelfth Avenue and First St. East was acquired by a syndicate for \$38,000. It has now passed into the possession of Hugh Walsh for \$60,000, netting the former owners \$22,000 for carrying it one year.

The Town Planning Commission has received recognition from the City Council to the extent of securing a by-law to be submitted to the people for a \$10,000 grant towards the preliminary work of the Commission.

Calgary's University, made possible by public-spirited citizens who contributed out of their own pockets the necessary funds, is affiliated with McGill College, Montreal, for degree conferring powers. Classes were inaugurated in October and the first term attendance promises to reach the 100 mark the promoters prophesied.

There are no kindergarten classes, the age of admission to the public classes, Grade I, being six years. The 5,643 scholars in attendance during the month of September were taught by 146 teachers—of whom 12 are in the Collegiate Institute with 291 pupils—a total increase of 25.5 per cent. over the attendance of September, 1911.

On the first of October the city of Calgary opened a civic abattoir with sanitary killing and cooling plant. One freezing room accommodates 3,000 carcasses and there are also the usual reduction works to dispose of the residue from the slaughter house into commercial products. This abattoir is to be operated in compliance with the regulations of the city Board of Health, under the supervision of an Inspector, in the interests of the citizens. Slaughtering elsewhere than in the public abattoir, or in the large meat packing establishments, is prohibited, and even farmers bringing meat for sale must have it bear the Health Office stamp. It is estimated that 16,625 lbs of beef alone are consumed in Calgary daily.

Busy Man's Canada

contains more up
to date news of
the rapidly growing
towns and cities of
the Dominion than
any other
publication



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TORONTO

Calgary—Continued

Calgary's building permits for the first nine months of 1912 were \$15,861,226, an increase of 46 per cent. over 1911, and giving this city easily third place among cities of the Dominion.

The new customs examining warehouse will have a frontage of 112 feet on First Street East and 200 feet on Eleventh Avenue, and will consist of four stores and basement. Twenty feet is the height of the ground floor, the remaining three stories fifteen feet high. Local cut stone and pressed brick are to be used in the construction.

Building trade operations are especially active. Labor unions claim to have approximately 12,000, by far the most of whom are directly interested in building. A difference of opinion between stone cutters and stone masons as to whom belongs the right to certain classes of work, has existed all season and promises to continue despite all efforts to bring the disputants to an amicable understanding.

Senator Lougheed, the financial magnate behind the Sherman Grand Theatre, announces that he will erect forthwith an up-to-date vaudeville house, so that Calgary may be in the forefront in matters of entertainment. The Sherman Grand is in many respects the finest house of its size in the Dominion.

City Post Office statistics show that in comparison with a certain week in 1910, during which 191,011 letters passed through, the same period this year gives a record from the machine of 480,186. Revenue from stamps, etc., advanced about 40 per cent. over 1911. The capacity of the office is taxed to extremity.

Two young ladies braved the incidents of a night out on the Land Office steps when in company with half-a-dozen men they lined up the evening before to be in readiness for filing on certain desirable locations in the oil district near Calgary. The ladies' places in the line were gallantly reserved for them while they reposed for a time in a big touring car which at the edge of the sidewalk served as a strategical base. Success rewarded the endeavor.

During the past eighteen months Calgary has expended on civic works such as sewers, paving, conduits, bridges, buildings, water-works extension and maintenance, electric

railway, etc., etc., and general estimates, \$8,049,568. Three-quarters of a million dollars' worth of new schools are now in hand.

In view of the remarkable immunity from serious loss by fire, for which Calgary is noted, the Board of Trade is asking the Underwriters' Association for a further reduction on the rates which now prevail. These rates are from 30 to 65 cents per \$100.

A committee has been appointed to gather data on the distribution of cars, so that when the Railway Commission meets here it will be in a position to urge better treatment for the Province of Alberta in handling this year's crop.

It is expected that a municipal Labor Bureau will be formed here. Miss Wileman, an English lady, has spent some time in bringing this subject before those whose interest could be enlisted. The underlying idea is to endeavor to adjust a balance between the shortage of labor during the summer months and the over-supply of the winter. Boards of Trade, Churches, Labor Unions and other organizations in a position to assist are to be asked to lend their aid in making the movement a success.

Calgary's municipal street railway has completed its third year of operation.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacher; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compilin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.



A temper is a fine thing, but, like everything else you possess, it is of no value to you if you lose it.

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The City Council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending

high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.



It was Emerson, I believe, who said: "Every man is as lazy as he dares to be." It has been my observation that when it comes to daring to be mentally lazy, there are surprisingly few cowards. The average man is so averse to reasonably continuous mental activity involving effort upon a plane of reflection and conscious reasoning, that I have often wondered if, in the plan of evolution, God had not ordained this indifference and slow progress for some beneficent reason, not, as yet, revealed.

Why Western Towns Grow

From the Orillia News-Letter

What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.

Edmonton, Alta.

The Board of Trade has recently urged the City Council to take steps looking to the provision of a supply of natural gas for the city, it being regarded as a certainty that such supply is available within practicable piping distance, if not within the city itself. In the meantime plans are being matured, and arrangements made for the purchase of material required for the installation of a distribution system, work on which is to be commenced as soon as practicable, the nature of the gas, whether natural or artificial, and the source of supply, to be left for settlement after further investigation of the possibilities.

Mr. Andrew Laidlaw, of Spokane, and some of his associates interested in the Jasper Park Collieries, recently returned to Edmonton from an inspection of their property. Two hundred and twenty-seven men are employed on the property, and the Grand Trunk Pacific takes the entire output of coal for use on its locomotives. Additional equipment is being rapidly installed, and, on completion, 500 men will be employed and the output increased to 2,000 tons daily.

General Manager H. H. McLeod, of the Canadian Northern Railway, recently signed an agreement, in which the company is bound to the erection of the proposed terminal station and freight sheds on the south side before the 1st July, 1913. The station is to be erected on the Second Avenue South property, purchased by the C.N.R. last year in block 43.

The British Trusts, Ltd., has been organized in Edmonton, with a capital of \$500,000. E. W. Day, president of the company, states that he and his Eastern associates are arranging the purchase of 200,000 acres of prairie land in the Peace River district.

The Grand Trunk Pacific Railway passenger depot at the head of McDougall Avenue, which will be four blocks north of the site of the big hotel to be erected by that company, will be of handsome design, will provide six tracks, and is estimated to cost \$400,000.

The Canadian Pacific Railway is also actively pushing forward work on its Edmonton terminals, preparatory to the opening of traffic to the north side upon completion of the great high level bridge, work on which is being pushed with all possible energy.

The Municipal Census Commissioner has announced, as a result of the enumeration made on 1st June, that the population of Edmonton on that date was 53,383. This figure includes some 2,400 transients. In 1901 the population was 2,625, and in 1906 it was 11,173.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.

Fort William, Ont.

Local officials of the Canadian Northern Railway in Fort William have announced that the plans and specifications for a new passenger depot have been prepared and are now in the hands of the Canadian Railway Commission for ratification. The new structure will cost in the neighborhood of \$20,000.

As announced several months ago, it is still the intention of the Canadian Car and Foundry Co. to have the Fort William plant in operation next year. Men to the number of 120 are employed on construction work now. A building 1,600 feet long and 140 feet wide is being erected.

The new factory will cost about \$125,000, including building, site, machinery, etc. The building alone will cost between \$35,000 and \$40,000. The factory here is to be subsidiary of the Dominion Match Co., Ltd., but is to be controlled by local people and represent local capital as far as possible. They expect to do about \$700,000 worth of business a year and turn out 36,000,000 matches per day.

The Dominion Match Co. is a comparatively new concern and manufactures matches under new patents, called the Parker Continuous Process, which they claim is fifty per cent. cheaper than the die process used by other manufacturers. These patents are to be used in the factory to be erected here.

The elevators are now beginning to fill up, and if the present rush of grain continues, their storage capacity will soon be reached. Six and seven hundred cars a day are now being inspected and emptied into the huge bins at the different elevators. The amount of grain that is being shipped daily from the elevators does not reach the number of bushels that are going into them.

Fort William's Clearing House has been instituted a year now, and comparison with the figures of twelve months ago shows that business in this city has increased by a percentage greater than any other city in Canada. Fort William's receipts for the week ending October 7th this year are \$712,016.00. For the corresponding week, a year ago, the receipts were \$409,855.00. This means an increase of 73.5 per cent.

Terminal Elevator "B" and annex of the Canadian Pacific Railway was formerly turned over to the Grain Growers' Grain Co.,

on October 4th, who are now operating it with a new manager, but the old staff are still retained. This elevator has a capacity of two and a half million bushels. It is understood that the Grain Growers' Company will endeavor to secure control of other terminal elevators at Fort William as their business expands.

The list of new industries secured by Fort William this year has eclipsed all previous records. No city in Western Canada and probably in the whole of Canada can boast of such industrial progress as has taken place this year in the favored city at the head of Canada's great fresh water navigation.

Manufacturers, distributors and investors have begun to realize the vast importance of Fort William's geographical position, which accounts in some measure for the phenomenal growth along industrial lines.

A list of the firms establishing manufacturing plants this year are as follows:

The Canada Car and Foundry Co. (plant value \$1,500,000, employing 1,000 men).

The Nanton Starch Works, (plant value \$500,000, employing 200 people).

The McKellar Bedding Co. (plant value \$150,000, employing 100 men).

The National Tube Co. (plant value \$400,000, employing 150 men).

The Hammond Stooker Co. (plant value \$65,000, employing 100 men).

The Great West Wire Fence Co. (plant value \$100,000, employing 100 men).

Ten chartered banks operate here. Banks and managers: Imperial Bank of Canada, M. Cochran; Bank of Hamilton, W. W. McGillivray; Traders, F. G. Depew; Royal, J. W. Ryan; Union, G. J. Hunter; Ottawa, W. R. Berford; Dominion, W. C. McFarlane; Montreal, W. Stevenson; Commerce, A. A. Wilson; Merchants', F. W. Bell.

The Mayor is Samuel C. Young; Secretary-Treasurer, William Phillips; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, Jno. Wilson; President Board of Trade, A. A. Wilson; Secretary, Geo. W. Gorman; Industrial Commissioner, R. J. Burdett; Postmaster, William Armstrong; Fire Chief, A. D. Cameron.

W. A. MATHESON

Barrister, Solicitor, etc.

504 Victoria St. - Fort William 29

Fredericton, N.B.

Water power development that will undoubtedly have considerable significance on the industrial advancement of New Brunswick is projected on the St. John River by noted capitalists.

Notwithstanding the fact that the St. John, with the single exception of the St. Lawrence River, is the greatest water power on the Atlantic seaboard, the opportunities for development have in the past been permitted to remain dormant. Probably the most potent reason for this condition lies in the fact that there are important lumbering, fishing and other interests on the river, which, it was feared, might be injured. However sufficient provision has been made for the protection of these interests and the way has been made easy for the companies to proceed with their development.

At Grand Falls, the mightiest cataract east of Niagara, there is a possible development of 80,000 potential horse power, while below the Falls some of the largest tributaries of the St. John have their confluence with that river. These include the Salmon, Aroostook, Meduxnakeag, Tobique, Shocmoc and Pokiok, and while there are no large

falls on the river below Grand Falls, the descent of the river would admit of fully three dams being constructed with a height varying from 15 to 20 feet, each of which would have a potential horse power of from 20,000 to 25,000. In all there would be available about 150,000 horse power at and below the Grand Falls. This power would be continuous.

The largest of these powers to be developed at once is that at Grand Falls, where the Grand Falls Co., Ltd., recently formed from among contending companies, plan to operate one of the largest pulp and paper plants in the Dominion. The power capable of being developed, however, will greatly exceed the requirements of the pulp and paper mill and the surplus power will be available for the stimulation of industries at Fredericton and points along the river. As the company will have a large quantity of wood, which could more profitably be cut into sawn lumber, it is learned on reliable authority that they will operate a large saw mill. An expenditure of \$8,000,000 is entailed in the whole project. Sir William Van Horne is the president of the Grand Falls Co., Ltd., and equally distinguished gentlemen are backing him.

Another water power to be developed is that at Meductic Falls, so called, about forty miles above Fredericton, where the St. John River Hydro-Electric Co. will secure their power. Surveys have been made and tentative plans formed. Mr. Henry Holgate, C.E., an eminent Canadian hydraulic engineer, has visited the scene of the proposed dam site and has been much impressed with the possibilities for development. About 10,000 horse power will be developed and it is the intention of the company to market the power along the Valley of the St. John River, particularly in the cities of Fredericton and St. John.

The Eel River Light, Heat & Power Co. also hope to supply Fredericton with cheap power. The water power of this company is situated on the Eel River, a branch of the St. John, and comprises seven large lakes and what is called the "dead water." By damming two of these lakes, the company has secured at the greatest possible drought 125 cubic feet of water per second. There is a possible head of 70 feet, 4 miles below Benton, at the Falls, so called. There are four other powers on the Eel River, one of which would have a 50-foot head.

Free Site, Free Water
and Exemption from Taxation will
be granted to sterling bona-
fide manufacturers at

FREDERICTON

New Brunswick

A combination of advantages unexcelled in any town or city in Canada. New Brunswick has awakened, and by reason of the development now being carried on and the greater works projected, Fredericton will doubtless share to a very large extent in the prosperity of the province.

Write for Illustrated Booklet.

Publicity Commissioner
P.O. Box 367
Fredericton, New Brunswick

Macleod, Alta.

Brokers have been kept busy securing options on good inside properties for clients at widely scattered points such as Toronto, Montreal, Calgary, Winnipeg and Vancouver. An influential factor in this situation, so it is stated, is the entrance of the C.N.R. branch line from Macleod to Pincher Creek, work on which is already well under way; while in addition the contracts for the C.N.R. branch line from Macleod to Calgary are now being negotiated. Real estate men are anticipating a season of marked activity both in inside lots and farm property.

The inrush of new settlers into the Macleod district during the present season is proving in excess of all early calculations and is acting as a powerful stimulus to general business.

Rapid progress is in evidence in track-laying of the Canadian Northern now approaching Macleod from the north, the establishment of the railway's divisional headquarters at this point being now assured for the near future.

The Western Canada Gas, Light & Power Company is laying its great pipe line from Bow Island along the railway's right of way and will pass directly through Macleod, thus assuring an unlimited supply of gas for manufacturing and domestic purposes.

By-laws for the amounts to carry on the filtration plant, which is already under construction; also the sewerage disposal plant, these plans having all been submitted to the Provincial Government, and approved by them are now ready for construction. The former building will be 75 x 140 feet and will be built of cement and brick, while the disposal plant building will cover a large area of ground, built also of cement and brick, and when completed will comprise all the very latest modes of dealing with water and sewage, and will be, like the town of Macleod, up-to-date in every way.

Setting the tax rate for the year was very important to all owners of property, and they will all feel more interested in Macleod when they learn that the rate for this year will be only $7\frac{1}{2}$ mills on the dollar. The Council has been working this out since they took office in January, with the result that instead of $17\frac{1}{2}$ mills as in 1911, they announce the rate not to exceed 8 mills for 1912.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital is contemplated during 1912. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

There is a demand here for almost every class of business, with particularly good openings for boot and shoe, furniture, woodworking, wagon, stoves, automobile, engine factories, wire fence works and furnace makers. There is also an opening for a poultry and farm produce exchange with cold storage facilities. The farmers have the stuff to sell and the miners in the Crow's Nest Pass have the money to buy with.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

The population is 2,500; assessment, \$3,949,970. Government telephone system. C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

According to a statement issued by the building inspector, Montreal building operations in 1912 show a decided lead on all other cities in the Dominion. The total amount expended to date exceeds \$26,000,000, while for the entire twelve months of 1911, the expenditure was \$13,000,000. The permits issued for October were 329, with a value of \$2,754,783. In the year to date, 3,314 permits have been issued.

The revenue from customs duties for the month of October, 1912, was the biggest in the history of the port of Montreal. The month of August this year held the record up to now, but August's record has been bettered by some \$3,000. The relative figures for October of this year and those of 1911 are: 1912, \$2,348,993.79; 1911, \$1,689,682.89, showing an increase over last year's figures of \$659,310.90.

With the advent of the Delaware & Hudson and also the Grand Trunk shops and yards to cover 400 acres, for which the foundations are already in, this promises to be one of the industrial parts of the city. A

large amount of American capital is already interested.

Land sales of late are reported by W. H. Chenery, of the Canadian Land Co., on Cote de Noire Road, in the parish of Longueuil, to the amount of \$240,000. The same firm have lately purchased over \$140,000 worth of property in the same division.

Within a small radius in Montreal six ten-storey buildings are being erected in the business section.

Customs receipts for October in Montreal show a surplus of \$639,000 over the corresponding month last year. The total collections were \$2,149,623.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrig-

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Montreal—Continued

erating and ice-making machinery establishments to be found on the Western hemisphere.

Considerable publicity has been given to a statement that Montreal will lose its grain trade to Buffalo unless much is done to improve the grain-handling facilities of the port. Montreal has not the slightest intention of permitting the grain trade of the port to be lost for want of enterprise on its part. The time has long since passed when there was any danger from inertia. Both commercial and financial circles express the utmost confidence that the Harbor Commissioners, as at present constituted, will not only be able to deal with the situation, but will actually do so.

At present the grain storage capacity of the port is as follows:

	Bushels.
Harbor Commissioners' Elevator No. 1.....	1,000,000
Harbor Commissioners' Elevator No. 2.....	2,600,000
Grand Trunk Railway Elevator "B".....	1,050,000
Montreal Warehousing Company's Elevator "C".....	600,000
Montreal Warehousing Company's Elevator "A".....	500,000
Total.....	5,750,000

The Canadian Pacific Railway formerly had a capacity of about 1,000,000 bushels in its elevators there, but these have been demolished during the past few years. The Harbor Commissioners' Elevator No. 2, although not fully completed, is now receiving grain.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police O. Campeau.



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Every business man is continually in need of information upon subjects that interest him. In conversation, in trade, in professional life, questions are constantly arising which no man, well-read or not, can always satisfactorily answer.

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The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

Moose Jaw, Sask.

When asked regarding the development of the Fall market in Moose Jaw realty, well-informed dealers call attention to the steady expansion of the city in building and industrial lines, and the substantial nature of the season's turnover. By October 15, twelve carloads of machinery, practically the entire plant of the new automobile factory, arrived here from Indiana. The new creamery company is just starting excavation work for the foundations of its plant on Eighth Avenue, which, when completed, will be one of the best equipped of its kind in the West. Within the next few days a definite announcement is expected of the plans of the Moose Jaw Oddfellows' Building Association, regarding their new site and proposed \$75,000 lodge hall. The contract for the new industrial hall called for completion of building by November 15.

That Moose Jaw wholesale houses will benefit materially from the opening of the Outlook bridge for trunk-line traffic with Edmonton and St. Paul, is the expectation of

careful observers of marketing conditions in Saskatchewan. There are a number of Moose Jaw wholesalers who have been laying plans for many weeks for competing with Saskatoon for the control of a good-sized slice of that city's trade territory, especially the Goose Lake country which, up to this time, has been served by the belt line from Saskatoon. The grain movement from the Outlook district into Moose Jaw is expected to be very heavy from this time forward, with wheat now being shipped from as far as Macklin, 266 miles distant; while a valuable trade with Kerrobert is also likely to be developed, so it is stated.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

The rural municipality of Moose Jaw is taking full advantage of the taxing power conferred on it by the Rural Municipalities Act, and, as a result, expect to collect from the owners of sub-divisions about \$25,000.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,402. This had increased by 1911 to \$27,770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just completed by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

The Customs House receipts for the fiscal year of 1904-5 were \$23,902.51.

The receipts for the fiscal year of 1910-11 were \$276,736.25.

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TORONTO

Moose Jaw, Sask.—Continued

Some of the largest industries in Western Canada have seen the undoubted advantages of being located at this point, and their unqualified success has proved their sound judgment. Among these are the Saskatchewan Flour Mills Co., Ltd., with a capacity of 2,600 barrels per day; the Saskatchewan Bridge and Iron Co., Ltd., who have found it necessary to reorganize with a capitalization of \$1,000,000, and intend commencing early in the spring to erect a plant, covering 27 city lots, and expect to employ within two years in the neighborhood of 400 men. Messrs. Gordon, Ironsides and Fares have just completed an abattoir and packing plant, which to erect and equip cost over \$1,000,000, and there are others.



That business which is a success in a small way without advertising, will be a big success with advertising. And by advertising, the time required to build the success will be infinitely shorter.

Those who bring sunshine into the lives of others, cannot keep it from themselves.—J. M. Barrie.

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There are lots of openings for wholesale and retail business.

MOOSE JAW is situated in the most prosperous, most uniformly successful grain-growing district of the whole West. The farmers all have money and they spend it in MOOSE JAW.

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H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Ottawa, Ont.

Although the charter of the Ottawa and St. Lawrence Electric Railway has been lying idle for over a year, it is said to be likely that the project will go ahead much more quickly now, as a new company has been formed and negotiations are practically completed where-by it will take over the charter and pay to the old company \$500,000 in stock for it. Ottawa will be the central point of the new line, and from there it will reach the St. Lawrence at Morrisburg, going east along the river bank to the Ontario-Quebec border line, where it will connect with the Montreal Street Railway.

The proposed merger between the Ottawa Light, Heat and Power Company and the Ottawa Electric Company has been declared off. The franchise of the latter runs out in ten years, and this was one of the big stumbling blocks. Ottawa Power is a holding company for the Ottawa Gas Company and the Ottawa Electric.

The Board of Trade at Ottawa believes in publicity first, last and always. A committee of local merchants suggested the abolition of the department, and asked the co-operation of the Board of Trade, with the result that a resolution strongly supporting the retention of the department was passed.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various

kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill products, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people, and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	\$12,000.00
Gross assessment, 1910.....	86,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00



As you gain freedom, you should also gain knowledge, because freedom without knowledge is the most dangerous of tools in the hands of man.

Arthur LeB. Weeks
ARCHITECT

Canada Life Building
Ottawa

Port Arthur, Ont.

Work is proceeding steadily for the erection of the Ontario & Western Car Co. This company, organized by Mr. F. B. McCurdy, the well-known broker, for the manufacture of freight cars, passenger coaches, etc., was granted, by the city, 154 acres of land, situated on the lake shore, and with the two main transcontinental roads, the Canadian Northern and the Canadian Pacific, on the property. The city also granted the company substantial concessions on taxes and guaranteed the bonds of the company to the extent of \$666,666.66. They expect to employ about 1,000 men.

The building of such a plant carries with it a demand for an enormous number of workmen's houses and creates the opening for builders, carpenters and, practically, all lines of work.

By-laws were passed on September 16th which authorized the expenditure of close on to \$1,000,000 for improvements—covering an extension to the street car line and \$500,000 of this was voted for the building of a new pumping station and the enlarging of the waterworks plant, so as to take care of a population of 100,000 people.

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15 Large Sample Rooms

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The population in 1901 was 3,148; in 1912, 15,000. The assessment for 1906 was \$5,-023,889.00; for 1911, \$17,769,000.00.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts; Hamilton, G. V. Pierce.

Col. S. W. Ray is Mayor; W. J. Gurney, City Treasurer; T. F. Milne, City Clerk; President Board of Trade, F. S. Wiley; Industrial Commissioner, N. G. Neill.



WORK DONE SQUARELY.

*The longer on this earth we live
And weigh the various qualities of
men,*

*The more we feel the high, stern-featured beauty
Of plain devotedness to duty.*

*Steadfast and still, nor paid with mortal praise,
But finding amplest recompense
For life's ungarlanded expense
In work done squarely, and unwasted days.*

—James Russell Lowell.

Port Mann, B.C.

Col. A. D. Davidson, land agent for the Canadian Northern Railway, stated in an address before the Port Mann Board of Trade that Port Mann will be the only shipping terminal of the road on the Pacific coast.

Grain elevators will be erected capable of handling the output and will be completed by the time the road is in running order. He urged the Board to pay particular attention to colonizing the farming country back of Port Mann, a recent trip having convinced him that this is one of the best agricultural districts in Canada. Reverting to the grain situation, he pointed out that had it not been for climatic conditions, last year's crop could not have been handled before this year's was ready for transportation. In order to meet these demands, provision would be made at Port Mann to handle grain on an enormous scale, as the crop increases from ten to fifteen per cent. yearly.

Following the meeting, the party made selection of a site for the depot, and inspected the location of the car shops and roundhouses on Sections 3 and 10, in all about four hundred acres.

At a meeting of residents, property owners and tradesmen of Port Mann, held in the Port Mann Hotel, was organized the Port Mann Board of Trade, twenty-two joining the organization at its initial meeting.

Lord P. Manley was elected president, Chas. F. Miller vice-president, and Chas. A. McCallum secretary-treasurer. The executive committee selected consists of Messrs. T. B. Hooper, Luding Pillath, D. A. M. Rae, N. R. Dingman and J. Hunter.

Harry J. Page PORT MANN SPECIALIST

Will on application send you FREE of cost descriptive circulars, maps, plans, and a lot of reliable information about the coming Railway and Industrial CITY OF PORT MANN

The Pacific Coast Terminus of the Canadian Northern Railway, where Trans-Continental Rails and Ocean Boats meet.

HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

After the officers were elected and the meeting organized, a number of important business matters were brought up for discussion.

The most important was the early installation of an electric light system and the immediate means for fire protection.

Men have been put in the field by the Vancouver Power Company with the view of getting a pole line into Port Mann for the transmission of power to this city.

Mr. Purvis, of the B.C. Electric Company, says that steps are being taken on a survey for an interurban line into city.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

It is now definitely stated that the Carnegie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Regina, Sask.

Bank clearings at Regina last month totalled \$12,049,371, a new high record, as compared with \$6,565,619 for the corresponding month of 1911. This increase of close upon 100 per cent. is all the more remarkable, as *The Regina Leader* points out, when the fact is borne in mind that only six months ago the city passed through an experience which would have staggered many older communities, and from the effects of which it would take them years to recover.

Real estate has not taken its expected slump since the disastrous cyclone. Not a lot in the city is offered for sale at a dollar less than it would have brought before the disaster. Not a family is known to have announced its intention of leaving the city, nor has one left. Instead workmen and others are piling in from all sides. Arriving trains bring with them as many as thirty, who have been carried in baggage cars.

The greatest problem of the civic authorities is the rebuilding of the city as fast as possible. Money will be no object. Thou-

sands of carpenters, plasterers, plumbers and other workmen have been brought in from outside.

"In my opinion, Regina one year from today will be bigger than ever." This statement was made by Mr. William McBain, land purchasing agent for the C.N.R., on his return from a six months' trip through the West.

"No one who has known the pioneers who built up the West and the conditions

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Business creates values.
Regina values will increase
while West grows.
West will grow for 20 years.
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The Capital, Financial
Educational, Commercial
and Railway Centre of the Province of Saskatchewan

¶ A city of large commercial buildings, big warehouses, beautiful homes, splendid parks, paved streets, and supplied with an abundance of pure spring water, situated in the heart of the finest dry farming district in the world.

¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

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REGINA, SASKATCHEWAN

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Regina—Continued

they mastered will predict the death of Regina as the result of one disaster. The Western spirit is there and will show.

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in Western Canada. There are five lines of the

Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.



It is only the great-hearted who can be true friends; the mean, the cowardly, can never know what true friendship means.—Kingsley.

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Now is the time to select yours. I have some fine sections close to good towns. Improved land \$20 acre up. Prairie land \$13 acre up. In any quantity, on easy payments.

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REGINA

REGINA LOTS adjoining Grand Trunk and Canadian Northern Railway yards, both to be served by street cars in 1913, may interest you if you desire a good investment. **Hotchkiss & Kennedy** Western Trust Building REGINA, SASKATCHEWAN

The West Shows the East

(From the St. Thomas Journal)

A small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Sault Ste. Marie, Ont.

The annual meeting of the Lake Superior Corporation was held recently at Camden, N.J. Mr. T. J. Drummond presided, and reviewed the progress of the corporation for the year ended June 30, 1912. He said that the earnings from the operations of subsidiary companies for the year amounted to \$1,579,000, an increase of more than 30 per cent. on 1911; the balance, after providing for bond interest, amounted to \$1,148,000. Under these conditions the directors had declared the full 5 per cent. interest on the income bonds against 2½ per cent. paid for the last two years. The construction of the Algoma Central Railroad had been completed up to the main line of the Canadian Pacific, the extension to the Canadian Northern would be completed within a few months and that to the Grand Trunk Pacific by this time next year. The prospects of the railway were good. The extension of the Algoma Eastern Railway was being pushed, and business on the part of the line now being operated showed a satisfactory increase. The commencement of the operations of the mills of the Lake Superior Paper Company would materially increase the earnings of the subsidiary companies of the Corporation. The most important development of the year had been the successful flotation of the Algoma Steel Corporation, which took over the plant, properties and business of the Algoma Steel Company, the Lake Superior Power Company and other subsidiaries. As the result of this consolidation the \$5,000.00 of short-term notes of the corporation had been redeemed and the corporation's finances has been put on a sound permanent basis. New blooming and rail mills had been installed, and the output of the steel plant materially increased; but despite this, it was difficult to meet the existing Canadian demand for steel products, and further extensions were necessary. The President reminded the shareholders of the great potential values of the mines and lands

owned by the subsidiary companies, pointing out that the corporation owned equities in 3,000,000 acres, mostly covered by high-grade pulpwood, whence revenues were being obtained, and that valuable iron ore deposits had been located thereon. The earnings of the past two months of the present fiscal year had proved most satisfactory; the orders for steel products ensured the operation of the plants their full capacity.

The Lake Superior Paper Company, which purchased the pulp mill of the Lake Superior Corporation some two years ago, has now completed their new mills, with a capacity of 225 tons of paper per day. This plant is financed by British capital that was interested by President H. E. Talbott and is without question the most modern and best equipped news print mill in America. The plant employs a large number of high-priced men and is of enormous benefit to the city.

The present population, as shown by the Directory census just taken, is 18,422; Sault Ste. Marie, 14,355; Steelton, 4,067.

There is one point to be noted in writing up statistics of the population of Sault Ste. Marie and that is the unfortunate division of the town into Sault Ste. Marie proper and the suburb called Steelton. This leads to a great many contradictory statements as to the city's growth from time to time. Steelton and Sault Ste. Marie are practically one city, the only division being an imaginary line similar to the lines dividing wards in a city, consequently the population of the city of Sault Ste. Marie should always include the population of the town of Steelton.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

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SAULT STE. MARIE
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REAL
ESTATE

Toronto, Ont.

The Toronto realty market for inside properties is fairly active, houses for rent and for sale being in great demand. One firm states that they have now a hundred applications for houses to rent that they cannot possibly fill. The inducements offered by builders in the way of easy terms have left very few houses available for renting by newcomers or those who are not sufficiently settled to buy a house. One broker expressed the opinion that Toronto was becoming more of a house-renting community than formerly. This may be the case, but the number of new citizens we are getting is greater than ever before, and no doubt a large part of the demand for renting comes from them.

The investment demand for Toronto properties is reported to be not very strong, the tight money market, no doubt, curtailing this kind of buying.

The sale of the Janes Building, at the north-east corner of Yonge and King Streets, the most valuable corner in Toronto, by the Dominion Bank for \$1,250,000, which was made public at the close of last week, reveals the rapid appreciation made in the price of Toronto downtown properties in the last few years. Robins Limited, who negotiated the deal, offered the same property three years ago to two English gentlemen at \$480,000. They refused to buy, and missed an opportunity to make nearly three-quarters of a million dollars in three years by the use of less than half a million, that is, considering that the total sale price had been paid, and not taking into account net revenue.

Toronto's new union station will be located

on Front street, between Bay and York streets. It is expected to be one of the finest on the continent. It will have a frontage of 800 feet, and a depth, including trackage, of 530 feet, giving a total area of 424,000 square feet, or between nine and ten acres. There will be ten through passenger tracks, six passenger platforms, and six baggage platforms. There will be accommodation in the yards for 300 cars, or nearly double the present capacity, while the baggage accommodation will be 74,000 square feet, or five times the present facilities.

The estimated cost of the new station building is \$2,500,000; the cost of alterations to existing buildings, \$50,000; and the cost of excavation, track ballasting, filling, concrete-paving, steel work, etc., \$7,450,000; or a total estimated cost, including grade separation and viaducts, of \$10,000,000.

Fourteen months ago thirty acres of land on the north side of the Kingston road, near the old golf grounds, was purchased for \$20,000. The same property has now changed hands again for just double that amount.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

"The whole market is now on a substantial footing. City house and central property is adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

AN INVESTMENT YIELDING SEVEN PER CENT.

Special Features

Safety, large earning capacity, long established trade connection, privilege of withdrawing investment at end of one year, with not less than 7% on 60 days' notice.

Send at Once for Full Particulars.

7%

Share in Profits

This security is backed up by a long-established and substantial manufacturing business, embracing a number of the most modern plants in existence, that has always paid dividends and the investor shares in all profits, and dividends are paid twice a year, on 1st June and December.

NATIONAL SECURITIES CORPORATION, LIMITED

Confederation Life Building, Toronto, Ont.

Toronto—Continued

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The report of Assessment Commissioner Forman shows that in five years the assessment of land values has increased from \$78,-611,000 to \$147,893,000, while the value of buildings and improvements has increased from \$94,346,000 to \$144,366,000.

The Mayor is H. C. Hocken; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, ; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley



*It's the songs you sing,
And the smiles you wear,
That makes the sunshine everywhere.*

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The point is that a large number of very intelligent, active and enterprising people make their living by selling magazine subscriptions.

Some people are doing a great deal better than making a living in this line of work—making money, in fact. Still others could greatly improve their circumstances if they would give up their present employment and take up subscription work. A card will bring you full particulars.

BUSY MAN'S CANADA

79 Adelaide Street East

- -

Toronto

Vancouver, B.C.

By paying \$5,575 per front foot for the northeast corner of Hastings and Granville Streets, the Royal Bank of Canada has established a new record price for Vancouver city property. Mr. Harvey Haddon, of London, was the vendor of the property, which he has held for the last twenty years, it is said. The property, which has a frontage of 130 feet on Hastings Street and 120 feet on Granville, is opposite the Post Office and Bank of Commerce. It is probably the most valuable business site in the city from the point of view of a bank or office building. It is the intention of the bank to erect a modern office building, at least ten storeys high, to cost approximately \$500,000. The present lessees are in possession until May, 1914, but as they are Messrs. Henry Birks & Co., who have a ten-storey building being rushed to completion on the corner of Granville and Georgia Streets, the building may be begun before the completion of the lease. It is interesting to note that the record price for business property before this deal was put through was \$5,200 a front foot, paid by Messrs. Birks & Co. for their new property.

This deal emphasizes what has been pointed out in these columns before. Hastings Street is becoming more and more a purely financial street, being lined with banks and office buildings, with patches of stores. The latter will probably move up to Georgia Street when the viaduct over False Creek, running east and west, is completed. Pender Street, which parallels Hastings, is gradually assuming the aspect of a purely office-building street, in which there are no stores. Recently the new Dominion Trust and North-West Trust buildings have been completed.

The Canadian Pacific Railway Co. have taken out the largest building permit ever issued in the city of Vancouver for their new station, to cost \$1,000,000. The structure will be as nearly fire-proof as science can make it. Steel, concrete, brick, stone and terra cotta will be used throughout. The company has also cancelled its present permit for \$800,000 for the hotel so as to allow of enlarged plans.

A 15-storey office block, to cost in the neighborhood of \$750,000, will be erected by a syndicate, on the corner of Hastings and

Richards Streets. The plans were drawn and the permit issued some time ago before the building limitation of eight storeys was put in force.

Building permits for the month of October were well over \$3,500,000, more than a million dollars in excess of the permits issued in any other month in the history of the city. The building permits total for the ten months is \$16,272,622.

Bank clearings for October exceed the clearings for the corresponding month of last year by \$10,281,748. The total for the month was \$59,492,120.

Customs receipts for the port of Vancouver for the month of October are \$779,435.97, a gain of nearly \$150,000 over the receipts for October, 1911.

A staff writer of the *Toronto World* recently wrote to his paper as follows: It will be six years in October next since I was here before and I would scarcely believe my eyes when I saw how Vancouver had grown—four times as large as at that time.

It would pay Toronto to send the whole bunch of the council, controllers and aldermen, to see how this city is being run. They don't wait for the population to go out, before they build streets and sewers. Miles of streets in all directions are being paved, and sewers and electric light going in at the same time. One small municipality of 11,000 acres in extent, that is, equal to eleven of our mile and a quarter square blocks of land in York County, has spent \$2,500,000 on the streets alone, to say nothing of sewers and electric light, and are going to spend another \$1,500,000 this coming year. Not only the council but the business men—yes, and the citizens also—have got "big eyes" and are building for the future, and building so as to give all or as many as possible of the necessary comforts of life to their rapidly increasing citizens, as fast as they spread outside the limits.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille;

Vancouver—Continued

Imperial Bank, A. Jukes; Fairview, ———; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes, Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Anderson; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., ———; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowan; Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C. Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is sup-

plied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief-City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.



*Those who live on the mountain
have a longer day than those who live
in the valley. Some times all we need
to brighten our day is to rise a little
higher.*



*Thank God, every morning when
you get up, that you have something
to do that day which must be done
whether you like it or not. Being
forced to work, and forced to do your
best, will breed in you a hundred
virtues which the idle never know.—
Charles Kingsley.*



*If any little love of mine
May make a life the sweeter,
If any little care of mine
May make a friend's the slecter,
If any lift of mine may ease
The burden of another,
God give me love and care and
strength
To help my toiling brother.*

Victoria, B.C.

It is understood that the Canadian Northern Railway has, with the approval of the Provincial Government, decided to adopt a point on Woodward's Slough, four miles above Steveston and Sidney, 16 miles from Victoria, as the terminus of the proposed car-ferry service between the main land and the island. The new arrangement is said to have been negotiated during Sir Donald Mann's recent visit to Victoria.

A short time ago the B.C. Electric Railway purchased a block of land between Bay and Hamilton Streets, known as Block 38, for \$50,000. It is stated that the company will erect a car barn on this site.

For the first six months of the fiscal year, shipping returns show a total of 5,747 vessels having entered and cleared from the port of Victoria, the tonnage represented being 4,449,177 tons. For the entire fiscal year of 1911 the total number of vessels was 9,778, representing 7,207,274 tons. The greatest advances are being made in the foreign trade.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H.

Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.



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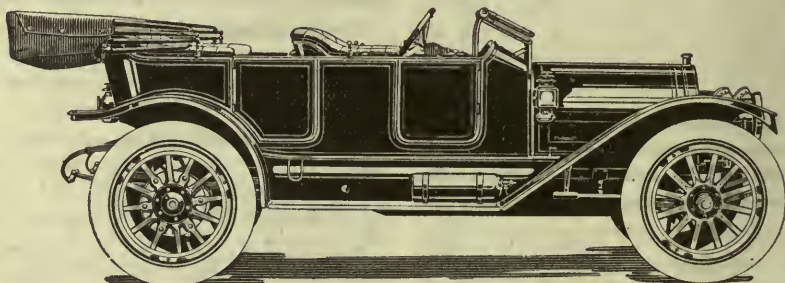
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T-35, 5 Passenger Touring, 30 H.P. 116 in. Wheel Base	\$1,725
T-55, 5 or 7 Passenger, 50 H.P., 126 in. Wheel Base	\$2,350

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Wholesale Distributors for Canada

CUTTING MOTOR SALES CO. OF CANADA 76 ADELAIDE ST. W.
Toronto, Can.

Weyburn, Sask.

The close of September synchronized with the end of the first six months of active publicity work on the part of the Weyburn Board of Trade, and the slogan, "From Good to Better," that has been their watchword from the outset, has been more than realized in the remarkable advance and development that has already been seen.

In every phase of municipal advancement progress has been phenomenal, all past records having been shattered.

The large programme of building projected at the opening of the year has been increased almost fifty per cent. by later developments, and that the total construction for the year will be far in excess of the million dollar mark is an assured fact.

A carefully made estimate places the number of buildings of all classes under construction this year at over 160. The number of permits issued to date is 67, and the value of the buildings for which these have been taken out is \$638,650, these being the official figures of the city engineer.

During the year the following important buildings have been completed or are under construction: Department store, \$110,000. Collegiate, \$75,000. Post office and customs house, \$65,000. Municipal hospital, \$60,000. C.P.R. depot, freight sheds, etc., \$70,000. Telephone exchange, \$30,000. Mitchell business block, \$40,000. Canadian City and Town Properties Ltd., business block, \$60,000. Weyburn Creamery Co., factory, \$25,000. Weyburn Bottling Works, \$10,000. Weyburn Sash Factory, \$15,000. Theatre, \$25,000, together with a large number of smaller and less pretentious business premises.

Official statistics pertaining to the progress of the town reveal a healthy condition of affairs, and indicate in a decisive manner the development that is taking place.

It appears that the G.T.P. line from Cedoux through Weyburn to the International boundary is now assured, according to recent statements of railway officials in interviews with prominent citizens. Special interest is excited by the announcement of the intention of the company to run their lines across the

Soo Line on the west side of the town, the plan being to locate the new station on the south side, so it is stated. The news of the Railway Commission's approval of the G.T.P. programme has been a source of keen satisfaction locally, and has attracted widespread enquiry among outside investors, who make it a point to keep in touch with development features in this section of the West. Superintendent Scully of the C.P.R. Moose Jaw division states that railway development now under way should mean a tremendous uplift to values in this part of the province, and especially in Weyburn.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital.

Weyburn is situated on the main Soo Line, and on the short C.P.R. line from Winnipeg to Lethbridge. It has also direct communication with Regina and the north. Assurances have been given that the G.T.P. and C.N.R. will build into Weyburn at once, the former connecting up with the Hill interests in the United States, and thus placing Weyburn on another main trunk line to the American centres of industry.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, J. McVicar; Bank of Montreal, R. S. Whateley; Home Bank, J. K. Hislop; Royal Bank, R. Frazee.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys a special freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. A. Cooke; Mayor, John McTaggart; Clerk, J. D. Murray; Postmaster, H. McGowan.

1910 assessment, \$1,455,454; 1911 assessment, \$1,780,875; 1912, \$6,000,000.

Winnipeg, Man.

The brisk demand for houses, especially in the leading residential sections of Winnipeg, continues unabated, exceeding all calculations of a few months ago. The records indicate that the number of houses erected this season will almost double the number during 1911, although the record then made was regarded as a phenomenal one, with 2,435 houses erected at an aggregate cost of nearly \$7,000,000. At the present moment development appears most marked along the south bank of the Assiniboine, it being pointed out, for instance, that in this district between the city and Deer Lodge there is now a population of about 6,000, or an increase of perhaps 200 per cent. in two years' time. Owing to the present demand for property of every class the profits to early investors are proving satisfactory in a marked degree.

A strong movement is indicated in Winnipeg subdivision property, and dealers state that the present year is likely to break all records for this section of the West in the way of the rapid extension of high-class residential sections. The demand for cottages and apartments continues unabated, and rental rates stand at a high figure, with little prospect of relief except through the opening up of new residential districts and the construction of houses and apartment blocks in almost wholesale quantities. Just at the present time the river frontages along the Assiniboine and in the vicinity of Tuxedo Park and Pomona appear to be regarded with special favor for building purposes, and large amounts of capital are being placed for the improvement of these districts.

The Pine Ridge Golf Club, recently organized, has purchased 160 acres of land two miles northeast of the links of the Winnipeg Golf Club, and a club house will be erected on the highest point of the property early next spring.

The Great West Permanent Loan Company has let a contract to the Carter-Halls-Aldinger Company for the construction of a large office building, to cost in the neighborhood of \$300,000. The new building will be situated on Main Street South, on the west side, between the present offices of the Canadian

Bank of Commerce and the Ailoway & Champion building.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

The business tax assessment shows an increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6 $\frac{2}{3}$ per cent. of annual rental, will this year yield the city \$307,952.

Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Montreal, Fort Rouge, E. A. Moore; Montreal,

THE BUSY MAN'S CANADA

THE NATIONAL MAGAZINE OF PROGRESS AND DEVELOPMENT

Vol. III

Toronto, April, 1913

No. 6

Topics of To-day

LET CANADIAN MILLIONAIRES HELP AGRICULTURE

They have before them a great field of usefulness, plenty of scope to show their patriotism, and opportunity to liquidate at their leisure and pleasure the immense debt they owe the soil, without loss to themselves.



FROM THE OTTAWA VALLEY JOURNAL

IN Ottawa there are, perhaps, thirty or forty men whose wealth goes over or approaches the million mark. In Toronto there are more, and in Montreal more still. These men are the captains of industry or the kings of finance. They have made immense fortunes in different ways, but not one of them by any branch of agriculture.

Manufacturing, lumbering trade, transportation, railways, steamships, banking, brokerage, real estate, all these have their millionaire representatives, but there is not a farmer amongst them. Many of them have amassed their fortunes by handling, utilizing, converting into manufactured articles, the products of the farm and they are always ready, theoretically, at least, to help and encourage the farmer. They have grown to recognize that, in some mysterious

way, the prosperity of this country at large, and of themselves, is always coincident with that of the farmers. Good crops, good markets and good times go together.

No Fortunes in Farming

The fact is that, while farming offers a splendid opportunity of making a moderate and even a comfortable income, it does not apparently afford scope or provision for the amassing of immense wealth and that in a comparatively short time.

Yet agriculture, it must be acknowledged, is the great staple industry of Canada. It is the foundation of the financial strength of the nation. Without it the railroads and steamship lines would have little to do and banking would be reduced to a bagatelle.

Industries may vary, business concerns go down, but the multitude must be fed and clothed and it is the farmer who provides either the ready or the raw material. Canada in particular has become a world-renowned caterer to the vital wants of the multitude. It would not, therefore, be difficult to trace most of the surplus wealth of the millionaire class in Canada, in the last analysis, back to the land which is being tilled by an army of toilers for a very moderate wage, comparatively speaking.

Millionaires' Debt to the Soil

These millionaires, then, owe a great deal to the soil, without whose products their fortunes would not have been possible. They owe the soil an immense debt which they are in an ideal position, if they would only recognize it, to liquidate at their leisure and pleasure and without any loss to themselves.

Here is a man with more money than he knows what to do with, perhaps, than he has any moral right to have if every dollar were traced back to its original source, the soil. How easy would it be, what a pleasure it might become to him and even a profit, if he would invest fifteen or twenty thousand dollars in a good farm and show the people around how to farm to the best advantage!

He says, perhaps, he is not a farmer and could not make it pay. He is, however, a captain of industry with a vast amount of the highest business acumen, a man whose touch turns everything to gold. What chance would there be of a man like that failing, where men of ordinary intelligence and ability can so easily make good?

He would be able also to start with a magnificent capital of experience, for he would have at hand the results of years of study and experiment at the agricultural colleges.

He could place a good man at the head of the farm, stock it with the best live stock, and conduct it on the most im-

proved methods of scientific farming. He could, in a word, make his farm an exemplar of all the wisdom and experience of agricultural experts.

Millionaires Who Have Helped

In the soil he could show the benefits to be derived from underdrainage and the employment of the most approved methods of agriculture. By the possession and breeding of first-class stock he could become of incalculable advantage to his neighbors. This has been shown time and time again. It would be difficult to estimate the good men like Senators Edwards and Owens have done by their stock farms, not only to the district around them, but also to the country at large.

In the house and farm buildings they could set an example of the best in every way that would tend to increase the dignity and comfort of the ordinary farm home. It would be the same as if they went to the agricultural colleges and offered to help the great cause of agriculture along, under the almost immediate guidance and direction of an expert agriculturist. It could be the same if they wished to make it so, as a number of experimental stations—but stations of the most practical and exemplary character, stations that would present an exact model for the farmers around—designed to assist and advance the cause of agriculture.

Of the value of improved methods of farming there cannot be the slightest doubt. They leave an immense margin of profit over the average and old-time ways.

Opportunity for Practical Patriotism

Soil and stock can be made to produce so much more and of better quality, that the income of the average farm can be doubled, tripled and quadrupled, and that without much more labor and only a little more care and skill. *What an opportunity, then, is here presented to our*

millionaires to display their patriotism in an eminently practical way, to be of real service to the cause of agriculture to which they owe so much of their wealth and to show their love and gratitude to the soil that has been such a beneficent mother to them!

A good deal has been said against the landlord system that prevails in Great Britain. But there are worse monopolies of wealth than that which is invested in the soil. Many of the vast fortunes made in Canada and the United States have, as before stated, been rendered possible by the product of the soil, without their possessors doing anything for the land in return. But it can be said that the splendid breeds of cattle, horses, sheep and swine now in Canada, with few exceptions, have been developed and perfected very largely by the great land owners, mostly noblemen, of Great Britain.

Nearly every British nobleman, especially of the older nobility, is a farmer himself, who takes a pride in cultivating the best stock and propagating it amongst his tenant-farmers, throughout the Kingdom and over the entire globe.

We are told by those who knew them well that there were no greater lovers of pure-bred live stock in the land than Queen Victoria and her not less illustrious son, King Edward VII. From the Sovereign, himself, of Great Britain, through the ranks of the nobility, and landed gentry, they nearly all have their country seats, attached to which is the manor farm, an object of interest, education, inspiration and practical assistance to all the farmers around.

Among Their Stock and Crops

To these country seats most of the great landlords retire at a season of the year, and there, amongst their stock and crops, their fields and parks, find that wholesome retirement from the cares of state or the worries of city life which only can be found in the country.

Nor is it that the landlords themselves have the supervision of the farming operations on their estates. They have a bailiff or expert farmer to do the farming for them, and other expert assistance along the lines of their choice or taste. But they themselves take an intelligent interest in their live stock and crops, are intensely proud of their beautiful lands and farms and, many of them, at least, are greatly liked by their tenants.

Now, what the landed proprietors have been doing in Great Britain for centuries with such admirable results as have made the British Isles the greatest breeding ground of farm stock in the world to-day, could be done by our millionaires in Canada, if they had the will and the spirit. The land is available; they have the money; they could get the stock and grow the crops and help to make Canada an advanced agricultural country. *Instead of that they run too much to automobiles and city palaces, and if they have a country seat it is at some seaside or otherwise fashionable resort.* But at all events they appear to be unwilling or ashamed to have anything to do with farming, the first and still the best of all avocations of the sons of men.



Alberta's Telephone System

The government-owned telephone system of Alberta yielded a surplus of receipts over operation and maintenance expenses during 1912 of \$62,283, while the earning capacity of the system, on a basis of the capital expenditure, amounted to 12.1 per cent. In the six years, 1907-1913, the system has yielded a profit of \$407,592.



Only the ordinary man is put down and out by ordinary difficulties—the other kind sees in a profitable task only the chance to show what kind of stuff he is made of.—L. C. Ball.

The Future Cities of the West

By R. O. WYNNE-ROBERTS, M.I.C.E., AND MALCOLM N. ROSS, B.S.A.,
SASKATCHEWAN.

MANY papers have been read before various societies on the ideals which should be kept in view in the development of cities, and while some of them are often more or less utopian, and rarely become practical, yet some ideals which were at first ridiculed, have by pure force of circumstances and education of public opinion, taken firm root in the minds and practices of the best municipal administrators of the world.

Some cities to-day are seriously handicapped by the absence of civic ideals during past generations, and ratepayers are now taxed for huge expenditure which a little foresight and public spirit on the part of our forefathers would have avoided. Our responsibilities are much greater than theirs, for we cannot claim to be unaware of the mistakes that have been made. Conditions are now much more complicated, but our facilities for meeting them are greater and requirements now are of a much higher standard.

What, then, are the problems which the rising cities of the Province may solve in advance? They are essentially those concerning health, amenities, convenience and economy.

The Factors for Health

Health is dependent on many factors—pure and abundant water supply, efficient drainage, good house accommodation and efficient control of sanitary arrangements for cleaning streets and house surroundings.

Amenities of the community are just what human hands make them;

playgrounds for children, recreation grounds for adults, both for winter and summer use; parks, boulevards, and the preservation and utilization of all available natural beauties and efficient control of all building arrangements.

Convenience and economy are factors which contribute directly and indirectly to the cost of living. Provisions for convenient and rapid transportation and future development under efficient administration are necessary.

Happiness Depends on Health

These factors are so interdependent that it is difficult to discuss one without the other. Healthy life is induced by pleasant surroundings and rational exercise. Happiness is the outcome of good health and contentment. Economy is obtained by provision for future contingencies and wise administration and due regard for the health and comfort of the community. Every city's development is to a large extent the result of these combinations; disregard one of these factors and the entire fabric suffers, and, the more thoughtfully the citizens of to-day regard these matters, the more likely is the development to be continuous, satisfactory and permanent.

City planning is not a cut and dried system for developing every city, but is really the planning of the future city in such a way that the maximum value may be secured from each piece of ground in the city. At present we have the checkerboard plan adopted in all Western cities, quite

regardless of easy lines of communication or of adaptation to natural features, and we continue to follow it out, quite ignoring the fact that larger cities are now paying severe penalties for its adoption in the past and have found out it may be immensely improved upon.

Saskatchewan's Opportunities

We have in this Province the opportunity to construct more perfectly arranged cities than any in existence, but we shall never do so if all our energy is spent in trying to induce people to believe that the one we happen to live in is the best in the Province as long as it is really almost a duplicate copy of the others, beyond one or two natural advantages it may happen to have.

Each village, town or city is anxious to show better conditions than any other, and seeks for any points on which they may claim superiority. In looking over their claims, we find that they depend chiefly on local and natural conditions not due to the labor or thought of the inhabitants. Beyond this we find little evidence of any united or comprehensive schemes which would, if executed, result in the daily work of the future citizens being carried on under the most scientifically economic and profitable manner, nor the best provision made for the living conditions of the various classes of workers and the means of which a minimum loss to the community due to sickness and death would occur.

It may appear to the average person a futile and hopeless task for the inhabitants of some new though naturally well-favored village to start out with the idea of providing for certain eventualities many years distant, and to a certain degree this would be the case. It is not so much for the actual

performance or the carrying out of any great scheme that the matter should be approached, but rather that *people should be educated and directed in the development of their village in order that they should do things which will make it impossible for a good scheme to be carried out later; and that they shall not do things which must ultimately cause discomfort, inconvenience and loss to future citizens.*

Streets for Utility and Efficiency

Streets should be laid out with the view to utility, efficiency and direct connection. Transport of materials to and from warehouses, railways, etc., is now becoming a subject which is occupying the attention of specialists in America and Europe. Canadian cities, although of much more recent growth, have already had to consider the subject, whereas if those cities had been originally laid out with due regard to utility, efficiency and direct connection, the heavy burdens and dissatisfaction of to-day would not exist.

The newcomer who can be shown that street allowances are provided for which give the shortest possible transitable from various directions, that spaces are reserved for schools, parks and public buildings, even if these reservations are still prairie, will feel much more attracted and satisfied than he would if he sees that when the village gets larger and grows into a city, the transportation for all time to come must be around two sides of a triangle, that the grounds for his children's schools, hospitals, fire stations, libraries, parks, etc., must be bought at a high valuation and possibly not at all where most required even then.

The fundamental feature in city expansion is the transportation of

persons and goods cheaply and rapidly. Formerly traffic was almost entirely horse-drawn, and the speed was slow, but to-day in large cities the bulk of the traffic is mechanically drawn, much more rapid, and the number of vehicles much greater, and a crisis has been reached even in some Canadian cities where this change has not reached the point already passed in other cities. The mere increasing of streets' width will not meet the new conditions in most cases; in fact, it has sometimes been found to accentuate the difficulties.

An Example of Shortening Journeys

For example, take an ordinary case of a street one mile long running south joining one running west for another mile. A team of horses with loaded wagon costs, say, \$5.00 per day; say they can travel 16 miles per day on an average in the city delivery work, that is, making 8 journeys. But suppose there was a direct route between the two points, the distance would only be $1\frac{1}{2}$ miles instead of 2, or over 1,000 yards shorter, so the teams could make a greater number of journeys.

The cost of cartage at \$5.00 per day is here 31 cents per mile, and as the team travels an extra 4 2-3 miles each day, owing to the corner, the daily loss is \$1.45. If this continues for 300 days each year, the annual loss is \$435.00.

In a busy town the number of teams employed is very great, and if the above loss is reckoned up, it will be found to accumulate extraordinarily. Take the distance from Dewdney Street and Broad Street Subway to the corner of Albert Street and 16th Avenue in Regina, and the annual loss due to the above cause will be \$326.00 per team, and, assuming 20 teams so employed, the loss will be \$6,520.00 per annum.

Expressing the fact in another way, it now takes 20 teams to do the same amount of work that 16 teams would do on more direct routes. These calculations could be extended to show that the loss is even greater than is above indicated, and this has to be borne by the public.

But, apart from loss in transport, we must remember that the lengths of main roads, sewers, street railways, water mains and other public utility works have to be considerably greater, all of which costs money in construction and maintenance.

Furthermore, the more direct routes from any centre of a city to outlying parts there are, the less congestion is likely to occur in busy quarters.

A great deal depends on the ease and rapidity with which all classes of workers can reach their work from their homes. Older cities are being obliged to provide extremely expensive railways to enable workers to live under satisfactory conditions at far distances from their work.

Some recently planned modern towns, however, are being arranged so that these expenses are unnecessary, because pleasing and comfortable surroundings are planned for in advance close to the places of work, and both workers and employers find the arrangements financially excellent, the resulting economies to the community from the improved health and decrease in death rates are enormous in these communities, but they depend altogether on wise regulations and plans drawn up before any developments are permitted.

Special Districts for Special Purposes

The greatest needs for the improvement on present conditions seem to be provisions for more economical transportation and a differentiation of the present plan so as to lay out certain districts in such a way that they will

be best developed for special purposes.

It is obviously ridiculous to lay out a plan which will provide exactly the same sized block for artisans' and laborers' homes and also for warehouses, factories and offices, no matter in what part of the city they may be located. By paying sufficient attention to these in modern cities, a considerable amount of the congestion of traffic near one centre may be avoided, and it may be here noted that the advocacy of "Civic Centres" may, unless very carefully considered in its relation to transportation, prove to be inconvenient.

Looked at from the transportation side, it appears to be much more profitable to have several "centres" of industry, etc., than the one "Civic Centre," no matter how attractive such a scheme may appear to be to the architect or designer.

The great requirement in all business enterprises is stability, and in nothing is it of greater importance than in real estate values. It seems almost as important that certain pieces of land should not be suddenly and enormously appreciated in value as that they should not be depreciated, owing to some unforeseen developments not due in any way to the energy or judgment of the owner.

This does not mean that there should be any limit or interference with the real value of the property; in fact, the result would probably be the reverse. Persons knowing certain property would ultimately become valuable for certain purposes, would be willing to pay higher prices than under conditions where the prices are speculative and in the main governed by the lowest point they are likely to reach if developed under average conditions as opposed to special and fixed conditions.

Other things being equal, all classes of business men, bankers, tradesmen, manufacturers, etc., would give preference to a small town which was to be developed along certain designed plans over one in which nothing was provided for the future and where the developments would be greatly influenced by the various whims of property owners and officials.

At present it is almost a matter of chance whether a piece of property particularly valuable under present conditions will be nearly as valuable a month hence for the same purpose, nor can it usually be foreseen for what particular purpose it will be valuable.

Supply of Good Water

With regard to waterworks. No city can permanently thrive without an abundant supply of good water, therefore, in all rising towns the inhabitants should have sufficient enterprise to provide for the future and not act on the theory of "Sufficient unto the day is the evil thereof."

Copious supply at reasonable pressure to satisfy the daily want of the people, and the waterworks system so designed and arranged as to permit economical expansion on comprehensive and adequate lines will constitute a prominent factor in the development of our future cities. Dr. Boyce, of Ottawa, in a paper read by him two years ago makes the following statement: "This is a condition for which there is no excuse whatever, and the neglect of ordinary laws of public health not only robs the city of the potential earning powers of its inhabitants, but also brings needless suffering and distress to innocent people, and casts a discredit on the city generally."

The insurance companies are able to bring some pressure to bear on the

authorities in connection with the provision for fire extinction; there is, however, room for some authority to insist on measures for fire prevention. It is infinitely cheaper to prevent fires and the incalculable losses due thereto than it is to extinguish the fire and restore the business and credit. The actual loss by fire last year in Canada was nearly ten times as great per head of population as it was in some other parts of the world. The city which reduces this disastrous loss is bound to attract business people, and to induce people to dwell there.

Building Regulations

A general adoption of building regulations with care and consideration, having for their object the health and safety of the inhabitants, will bring about great improvements in buildings in all respects, but such regulations must be provincial and not local, otherwise some towns will neglect adopting them lest they might interfere with building operations, and this possibly accounts for much of the fire losses.

Sanitation is a general term and covers many phases of public and private life. A clean, well-regulated town is always a great attraction. Streets well made, neatly kept, back lanes free from litter, and refuse generally collected and disposed of in an efficient and regular manner.

Dirt begets dirt, and nothing reduces a neat householder to despondency more than dirty surroundings. Cleanliness and neatness in public sanitation induces similar attributes in private dwellings. There is to-day a strong preference for a home where ample supply of good water, together with efficient drains and sewers, are provided. The value of plots increases rapidly as these conveniences are introduced. The fact that old resi-

dents remember a different condition is no argument for its perpetuation. Education has wrought great changes in this regard, much to the advantage and wealth of cities.

The Value of Human Life

The value of human life is higher in the West than almost anywhere, and everything which tends to its preservation means the conservation of our wealth. The prevalence of tuberculosis and typhoid is an index of the effective measures adopted by municipal authority. Tuberculosis is the disease of house life and the scourge of overcrowded rooms and inefficient sanitation, and it only needs the public to be fired with imagination and enterprise to reduce these diseases to a minimum. In short, the development of our future cities as well as those we now know, depends on the wisdom of the chosen administration, who are called upon to perform duties which are often unpopular; yet with wise expenditure of capital and reasonable foresight, the cities which will grow into importance will be those which have learnt by the experience of others and adapted the lessons to their own circumstances.

Provide for Recreation

An essential item in the equipment of all cities is the area devoted to purposes of recreation and ornament, but in examining statistics we find no sort of uniformity between the relation and disposition of the total area of parks and playgrounds to population. There has, however, been a good deal of investigation into the effect of such places on the inhabitants of the neighborhood, and the general result seems to be that the beneficial influence on the character and health, especially of the children, reaches its limit at a distance under one-half

mile; therefore in planning for development we should arrange for parks and playground reservations so placed that no person should have to live at a greater distance from one than this. Some of the largest items of expenditure in modern American cities have been for park and playground sites which the citizens have been compelled to acquire after the value of the land had risen to that of high-class residential property, and it has been repeatedly pointed out that the same, by a little foresight, could have been secured at comparatively nominal prices.

We still find in Saskatchewan that absolutely no steps have been taken to make provision for park areas on land that is to be sub-divided. There is a general expression of protest against the sub-division and sale of outside property near towns and cities, but it is doubtful whether it can be or even ought to be checked. Arguments in favor of control seem to

be very inconclusive, and when closely examined are not quite so altruistic as they first appear.

We have then the condition of planning towns in advance of development considered as desirable and necessary in the countries where the subject has been most carefully worked out, while in the West, where very few have given even casual attention to the subject, there is an idea that it is undesirable. The curious thing about this condition is that no one seems to point out where the real root of the objection lies or why it is thought desirable in one case and not in the other. The reason is obvious enough; in the one instance the subdivision proceeds on well-thought-out lines and the provisions and regulations are elastic and allow of adjustment to meet unforeseen contingencies, while in the other there is little care or thought evident, no attempt to adapt plans to local conditions, and the regulations are rigid and inelastic.



MAN'S THOUGHTS

BY R. T. M. SCOTT, OTTAWA

*Man's thoughts are as the stars of night;
No two alike, unnumbered quite!
Then why should we not happy be,
If the universe may disagree?*

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Light on the Cost of Living

By FRED W. FIELD, EDITOR OF THE MONETARY TIMES.

A SIGNIFICANT fact in connection with the volume of talk and discussion that has originated from that hackneyed topic, the cost of living, is that in Canada the chief complaint is made against the high prices of food products, and not so much against manufactured articles. This circumstance is made more plain when one begins to seek data regarding the comparative cost to the consumer in the United States and Canada of household furniture, crockery, stoves and other articles of domestic use. While every Government report gives plenty of informations about grains and fodder, animals and meats, dairy produce, fish and other foods, there is a remarkable paucity of material showing the cost of certain staple manufactured products.

The Cost of Eating

Those reports, which happen to be most elaborate in their record of the output and consumption of manufactures, give but few examples in each class of goods. For instance, the report on wholesale prices for 1910, published by the United States Government, gives figures relating to furniture under the following heads only—bedroom suites, bedroom chairs, kitchen chairs and kitchen tables. The natural deduction from all this is simply that there has been little or no demand for such information, due largely to the fact that no one seems to be greatly dissatisfied with the prices of the common ordinary household article made in the factory. The increasing cost of eating to live appears to be the backbone of the great economic problem which is agitating

the consumer of the American Continent.

In 1908 Hon. J. S. Sherman, of New York, in the House of Representatives, placed on record a document regarding the advance in prices of various commodities as shown by the consular reports from the different countries of the world. No more striking proof than Mr. Sherman's report is required to show how universal has been the advance in prices, and consequently, how impossible it is to shoulder the responsibility for the cost of living upon the tariff.

In Germany, for instance, there was a general increase in the prices of all commodities. In England, a free trade country, cutlery, carpets, blankets and other household articles showed an increase in the selling price. The consul at Athens, Greece, reported that, while that ancient city was once a very cheap place in which to live, in recent years the prices of articles of food and other necessities had advanced until they were as high, if not higher, than in America. In Prussia, the prices of provisions increased greatly. Even in India the prices of food grains advanced rapidly and unprecedentedly.

Canada More Fortunate

It is sometimes contended that the housewife in Canada, because of our tariff, cannot obtain furniture and other domestic necessities as cheaply as can be purchased in the United States. Those official facts and figures available show that in this direction there is little, if any, cause for complaint. Canada has been more fortunate than some countries, for the tendency in the past decade has been one

of decline in the prices of bedsteads, crockery, glassware, table cutlery and silver-plated ware. It is interesting to analyze this situation more closely. Mr. R. H. Coats, in his special report on wholesale prices in Canada, obtained quotations for six representative lines of furniture, viz., kitchen tables and chairs, dining-room tables and sideboards, bedroom suites and iron bedsteads. In all lines of wooden furniture a steady and pronounced rise occurred in prices during the past twenty years.

In iron and brass bedsteads, on the other hand, there was a pronounced decline in the past ten years. The line quoted was a continuous pillar bed of shipping weight about seventy-five pounds. It showed a decline from \$6.51 in 1890 to \$3.50 in 1909. The explanation offered by a leading manufacturer is that the manufacture of this article in Canada has reduced the cost both of brass and iron bedsteads.

A Downward Tendency

The general tendency in crockery and glassware, table cutlery and silver-plated ware was downward, especially during the first half of the ten-year period. These goods are manufactured chiefly outside of Canada, especially in Great Britain, and the reduction in price is attributed largely to trade competition. The rapid decline in silver-plated ware in 1907 followed the opening of a large establishment for the manufacture of this class of goods in Canada. Improvements in the manufacturing process have bettered the appearance of the goods.

There was an advance of from 12 to 15 per cent. in pails and tubs compared with 1890, and of approximately 30 per cent. compared with the low years, 1896-1897. The most ex-

traordinary advance, however, is shown under the heading of brooms, which in the closing days of 1909 had considerably more than doubled as compared with the prices ruling in 1890. This, however, was largely accounted for by the scarcity of broom corn last year following a failure of the yield in the United States, the cost of broom corn to the manufacturer having advanced from \$8-\$10 to \$20-\$24 per ton. Apart from this advance, the price of brooms was fairly stationary during the decade from 1900 to 1910.

Furnishing Increases

The average index price for furniture in 1890 was 97.4 and in 1909 had increased to 127.6, a gain of 30.2. The average price of bedroom sets in the United States in the same period changed from an index number of 113 to 145; bedroom chairs from 113 to 145.3; kitchen chairs from 109.8 to 143.8, and kitchen tables from 103.9 to 138.6. This latter item showed in the United States a decided increase last year from 124.7 in January to 145.5 in December. Taking house furnishing goods as a whole in the United States, there was a decrease of only 0.1 per cent. in price, six of the fourteen articles noted by the department having decreased and five increased. In Canada last year, on the other hand, no change whatever occurred in the prices as represented in household furniture. No change occurred in the figures for cutlery and very little change in the prices for crockery and glassware. Wooden pails and tubs keep down to a low level reached in 1909.

It will be noticed that furniture accounted for the most strongly marked increase in cost. It is possible to give only the wholesale quotations from the official Government

report, but these are the more stable figures. The chief reasons for the higher cost of furniture are increase in wages and in the prices of hardwoods. It is sometimes contended that the manufacturer, who is helped and whose country's upbuilding is assisted by a properly regulated tariff, takes advantage of these circumstances by retaining old types of machinery and plant.

Better Machinery Has Helped

The inference is that such a manufacturer competing with up-to-date foreign plants uses the tariff to counterbalance the inferior results of his own plant. In Canada this is not so. Notwithstanding the fact that there has been a marked improvement in the machinery for manufacturing furniture in this country during the past twenty years, which has enabled a finer finish to be placed on goods and more elaborate designs to be turned out with the same or less expenditure, the two factors noted—wages and hardwoods—have counterbalanced the effect of the superior machinery.

Mr. H. R. MacMillan, of the Forestry Branch of the Department of the Interior, says that whatever can be done to encourage the production of hardwood in suitable localities in Canada should be done at once. Despite these adverse factors, the Government figures show that the average monthly price last year in Canada for kitchen chairs, common spindle, as an example, was \$3.36 per dozen compared to an average monthly price in the United States of \$5.50. Taking a longer period, the average price for the same article between 1890 and 1899 in the Dominion was \$2.50 per dozen, and in the United States \$3.82.

The question of raw materials to manufacturers has been a prominent one in many countries, but Canada

probably has felt this phase of the question less than a good many nations. Commenting on this, the *London Times* said, two years ago: "The steady advance in the cost of raw materials, which is becoming a very serious matter, is due to a number of causes, chief among which may be mentioned the comparative smallness of the production, the great increase in the consumption, the high cost of labor in the producing districts, and the effect upon production and wholesale distribution of artificial restrictions."

This fact has affected the cost to the consumer of a large number of articles. Too often the conclusion is hastily reached that the apparently high price of a manufactured article is due to the desire of the manufacturer to create or maintain large profits. Aside from the question of wages, freight rates, the increased cost of factory sites, and many other important considerations, the factor of raw materials is vital and has a tendency to fluctuate more widely than manufactured articles.

On summing up the averages of wholesale prices noted by the Dominion Department of Labor, it is seen that in 1890 raw materials were 13.6 points above the average for the base period, 1890-99, while manufactured articles were only 9.6 points above that average. In the recession which followed until 1897 raw materials fell 23.2, while manufactured articles advanced only 26.4 points. Between 1909 and 1910 there was a gain of 4.8 points in raw materials, and 2.3 points in manufactured articles. The statistics for 1910 show prices of raw materials at 42.6 per cent. above those of the base decade, and the prices of manufactured articles 17.1 per cent. above those of the base decade.

In arriving at these conclusions,

sawn lumber has been regarded as raw material. Inasmuch as the advance in lumber has been rapid during the past twelve years, some change in the final result would be caused by transferring lumber to the list of manufactured articles. The following shows the ratio of the movement as between raw materials and manufactured articles, reckoning lumber in the latter:

	Number of Articles	1890	1897	1907	1909	1910
Raw						
Materials	60	119.8	97.6	153.5	152.0	156.4
Manuf'd						
Articles	157	107.7	93.0	122.8	117.2	119.7

Why Not International Co-operation Here?

Detailed comparisons either of wholesale or retail figures of household necessities are impossible from official figures. While the whole question of comparative prices as between Canada and the United States is a delicate one, it would be an excellent innovation if the department which published price statistics in Canada, United States and Great Britain could confer in order to collect information that would be of use in making proper comparisons. A glance at the statistics available shows that the Dominion is making great industrial strides under present economic conditions, at the same time creating common prosperity.

Wages Considerably Higher

Wages generally are considerably higher than a few years ago, and the tendency is still upward. Prosperity exacts higher wages, which, in turn, increase the cost of manufactures and living generally. Discussing this point, the memorial of the civil service association presented to the Royal Commissioners appointed to inquire into civil service matters in 1907,

said: "Extraordinary as the present conditions are, there is no sign on the industrial or economic horizon that portends a change. The great prosperity in which the whole country is rejoicing shows not the slightest indication of abatement. As a matter of fact, what signs there are point uniformly to continued industrial and trade expansion, the only embarrassment that threatens being the lack of facilities—those of transportation in particular—to reap the splendid harvest to the full. Prices, therefore, may be expected not only to remain high, but to show still further advances."

Wage Earners' Savings

The latest statistics show that the deposits, chiefly savings in our banks, post office savings banks, government savings banks, loan and trust companies, amount to \$97.75 per capita. This means, broadly speaking, that the wage earner has settled his everyday expenditures, purchased his home, household furniture and other necessities and is still able to have a respectable margin for the bank. Add to this situation the fact that the denizen of North America is of an extravagant temperament, and we know that the per capita deposits might be increased substantially by more economical habits.

The following table shows the amount on deposit in the savings banks of Great Britain and other countries:

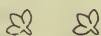
Country	Year	Total Deposits	Average of each Depositor
Un. Kingdom..	1907	\$1,048,268,360	\$84
Belgium	1905	155,739,160	68
France	1905-7	974,372,850	79
Italy.....	1906	616,183,030	92
Netherlands...	1905	92,551,665	58
Canada	1911	698,936,033	97.75

While it is somewhat difficult to give comparisons of the cost of house-

hold manufactured articles in the two countries through the medium of official statistics, those who have lived on both sides of the international boundary line know that it is cheaper to furnish completely the rooms of the Canadian house than is the case in the United States.

Mr. Coats' report on Canadian wholesale prices shows the course of commodity prices, including house

furnishings in Canada, the United States and England during 1910. It will be noticed that while the United States' prices declined from an index number, in January, of almost 133 to about 130½ in December, and that English prices increased from 117 to 118, Canadian prices in the same twelve months dropped from about 124½ to 121¾. A strongly marked decline was observable in the last three months of the year.



THE TERROR THAT ABIDES IN THE DARKNESS

The menace of the uneducated in a country governed by its people is here considered, and it is shown that Canada is already in danger through secret societies, fostered in ignorance, and that compulsory education will have to be resorted to throughout the country.



WE have not yet learned the menace of the uneducated in a country governed by its people. The *Montreal Witness* thinks that it seems that not many years are to elapse before this country, along with others, will be greatly disturbed if not chastised by those whom we are to-day allowing to grow up in ignorance.

"Throughout the whole Christian world to-day," says the *Witness*, "the ignorant are banding themselves together in societies whose present size, rate of growth, activity and viciousness are amazing.

Syndicalism in Canada

"For a short six months have we had the word syndicalism as a part of our ordinary vocabulary, and already a labor organization which claims a membership of a hundred thousand

on the Pacific coast has adopted all its viciousness. They have decided to work as little as possible, to spoil as much of their employers' material as possible, to do all they can to make their employers' business a failure in so far as they can do it secretly enough not to lose their jobs.

"All this they are planning and practising with the ultimate object of preventing anyone from working more than eight hours a day (some say three) and getting twelve dollars a day for that.

The Cure is Education

"However plain it may appear to us that their theory of hatred of work as work is a wrong one, however clear it may appear, that should they become masters of the situation, and they threaten to resort to force if they cannot carry their object by peaceable

methods, the result would be a reversion to a state bordering on savagery. However clear may be to us their unbalanced mentality, we have ourselves to blame until we have a system of compulsory education of the first order.

"These Ignorantists, Syndicalists or Industrial Workers of the World, under whatever title they go, frankly base their claim to a right to use what would be generally called sneaking methods to undermine their employers' business on their admission that they do not know enough to wield the ballot, and representatives elected from their class are not capable of holding their own against the educated representatives of other races.

Where Danger Lurks

"In government they say they have no fair chance to impress the ideas that they feel to be just on the combative conservative mentality of the ruling class. Is there not menace enough for even the back-country representatives in the legislature to realize the danger in that single expression, the ruling class, that these people whom our school system has left uneducated are now applying to all who have had the advantage of a good schooling? By that expression they separate themselves off as a class apart and a class that so pities itself that it is ready to go to extremes for vengeance.

Are We Safe?

"Are we safe from all this? It was suggested to an I. W. W. leader that their organization would not be able to get a foothold in Quebec because of the hatred of the Catholic Church to secret organizations. His reply was: 'You don't think so, don't you? . . . You put your finger on any part of the map and I can tell

you of our organization there?' There is, in fact, no province more ripe for this thing at the present moment than Quebec, where it will work underground without ostentation for some time, but when it does break out it will have an uncommonly ripe lot of uneducated men to prey on.

"Against this terror that faces France and the United States for their negligence in the past, and which has Russia trembling to-day, we have but one defence—compulsory education that must be of a high and emancipating order."



Give us, Oh, give us, the man who sings at his work. Be his occupation what it may, he is equal to any of those who follow the same pursuit in silent sullenness. He does more in the same time—he will do it better—He will persevere longer.—Thomas Carlyle.

SHAW'S SCHOOLS

Toronto, Canada, include the Central Business College, The Central Telegraph & Railroad School and Four City Branch Business Schools. All provide excellent courses leading to good salaried positions. Free Catalogue on request. Write for it. W. H. Shaw, President. Head Offices, Yonge and Gerrard Streets, Toronto.

REAL LIFE—WHAT ARE WE AIMING AT?

The object of any community should be to prevent waste, to see that no one is unnecessarily rich, and none unduly poor; to reward merit by comfort; to induce men to be disinterested, public-spirited, inventive, and most of all to increase happiness. How near do we approach those ideals?



BY A. C. BENSON, C.V.O., M.A., IN PUBLIC OPINION.

IF one reads the daily papers, studies the political speeches of party leaders, scans the foreign telegrams, skims the programmes of social reformers, one is apt, every now and then, to find oneself confronted with an awkward question: *What is it all about?*

Politics are, after all, nothing but the making arrangements for men to live at peace with each other. People get in the way of talking of the State as if it were something above and separate from the nation. But the State is, after all, the nation, and Parliament is but the nation making its own rules and its arrangements.

What Are We Aiming At?

Men are apt to get so immersed in politics that they begin to think administration an end in itself. They base their political need not on a programme or a principle, but on an outspoken hatred of their adversaries. Yet it remains true that the best governed country is the least governed country.

The payment of Ministers and members is so much money thrown away, if it is merely money spent to give certain people the right to talk in public. The creation of bureaucratic offices to attach supporters is the grossest sort of corruption, if the offices thus created are unnecessary; it only means so many more mouths for workers to feed.

What, then, we may ask ourselves, is the real life that we are aiming at, which our political institutions exist to secure?

The object of any community is, and must be, to prevent waste, to see that no one is unnecessarily rich, and that no one is unduly poor; to reward merit by comfort; to induce men to be disinterested, public-spirited, inventive; to give equal chances to all; to diminish crime and vice, and, most of all, to increase happiness. That is what we are aiming at, or ought to be.

What Is the Ideal?

What, then, is the ideal life for the citizen of a community? He ought to be made healthy, neighbourly, good-humored, upright, self-restrained, orderly. He ought to have a definite piece of work to do, in order to support himself, and to support also those members of the community, the children, the invalided, the frail, the aged, who cannot do any work. These will always have to be supported, so that all toilers will be obliged to do more work than is actually needed for their own support.

But toil ought never to fall into mere and hopeless drudgery. Everyone ought to have leisure and to be able to use it. Work ought to be enjoyable and enjoyed; and, besides that, there ought to be an enjoyment of beautiful and leisurely things. That

is a simple programme, and yet how far we are from realizing it!

What are the chief obstacles in the way of such life? First of all, disease, mental deficiency, taints of every kind. We are more and more discovering that crime and vice are often only symptoms of mental unsoundness, and that the one hope is the elimination of these inheritances. Then pride, combativeness, ostentation, selfish disregard of others, the greedy grasping at things we cannot use, all tend to make people eager to claim and to possess, and unwilling to share happiness. It has been truly said that the nineteenth century is pre-eminent for being the century in which more useless things were produced than have ever been produced in the history of the world.

The only cure for this is a real love of simplicity. While we desire for the sake of ostentation to have rooms we do not use, furniture which has no purpose, ornaments which cumber and do not adorn, so long will workers be set to make these things, and taken away from the work of producing useful things.

It would seem, then, that all ostentatious luxury is another obstacle to just freedom and participation.

Signs of Progress

Now I am thankful to be able to believe that these ideas are really dawning upon people. Let us take one or two obvious signs of our progress in reasonable and humane directions. The diminution of cruelty, the recognition that the sick have a right to be nursed, the marvellous orderliness of the whole nation compared to what it was a hundred years ago, these are all signs that we appreciate the rights of others, and desire peace and goodwill to prevail.

I believe myself that incalculable benefits have resulted from education. The curriculum of elementary schools is, of course, a grotesque thing, because it aims at culture and information rather than at the direct arts of living; but the kindly discipline, the cleanliness, the care provided for children in impressionable years by the elementary schools are all of immense worth.

People will always disagree to a certain extent, and minorities will have to submit; but we are learning more and more to consult the interests of all alike, and learning that the only real liberty is the freedom which does not interfere with the freedom of others.

The Welfare of All

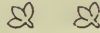
This, then, is the real life which we must keep in view, the life which insists on work as a duty and yet allows a real margin of leisure; the cultivation of a taste for all beautiful and interesting things, the recognition of the right of all children to be born free from inherited taint. It is on such principles as these that civil and social virtue are based; for such virtue is essentially the perception that duty does not merely consist in keeping oneself strong and self-restrained and comfortable, but is bound up with the welfare of all citizens as well.

The plain duty then of the man who desires to help on the life of his time is to have an ideal that is both simple and disinterested; he must not claim too large a share of comfort, and he must, above all things, desire to impart as well as to participate. That, I take it, is the true Socialism, the constructive Socialism not based on confiscation but on participation. The tendency to isolate oneself, to feel

superior, to be very conscious of one's rights, to wish to avoid one's duties—that is the individualism with which no terms must be made.

It is on these lines that I believe

our new democracy is shaping itself; and I rejoice with all my heart to think that it is not a mere vague ideal, but a belief which is amply justified by the signs of the times.



THE MODERNIZING OF THEOLOGY

The theological colleges have started their winter sessions with discourses and discussions that show how strong is the social drift of those who think for the pulpit.



BY ARTHUR HAWKES

AT Wycliffe, the headquarters for evangelical teaching in the Church of England in Canada, Dean MacCormack, a graduate of the College, came from California to say that it is of little use to give the Gospel to men whose families are hungry without first ministering to the crying needs of the body.

"A clergymen, he said, must not necessarily be a Socialist, but he must be interested in social problems. The Episcopal Church of the United States, according to the Dean, is developing especially along lines of missionary and Sunday school work and social reform.

The Advance Towards Unity

The dean also recommended to his Canadian brethren the advance that has been made by the Episcopal Church in the United States in the direction of unity. It is now permissible to invite ministers of other branches of the Church into Episcopal pulpits, and to welcome all Christians to the Lord's table.

While this advice was being given to the Episcopalians, the Rev. Wesley Dean, superintendent of the Fred Victor Mission in Toronto, was advocating to his brother Methodists at Victoria the teaching of social science in the theological colleges, as a cure for the tendency to develop slum conditions

in Canadian cities. A committee was forthwith appointed to bring the question of establishing a chair of Sociology in Victoria College before the Board of Regents.

Dean MacCormack's suggestion to make the Anglican pulpit free to those who have not been ordained by Episcopalian hands may not immediately be accepted in Canada, where the Episcopalian Church is a branch of the Church of England—a status against which there is an increasing objection by those who are infected with the spirit of independence which is the characteristic of this continent.

Not Joining the Ministry

The churches here, as in the Old Land, find it more and more difficult to obtain candidates for the ministry. One reason given is that the pulpit offers much smaller income than is easily obtainable in commercial pursuits. The other day a good Methodist deplored the resignation of twenty ministers from one of the prairie conferences in a year. There is, of course, a great deal of force in this, but to those who look on sympathetically it is only a partial explanation.

Even if salaries are increased, the difficulty of finding candidates for the

ministry will not entirely abate. It is becoming more and more difficult to induce conscientious men, who have received a modern education, to accept as their standard of intellect and of faith creeds that were written by excellent men three hundred years ago, in a world whose knowledge of the riches that have been laid up in the earth for man was ignorance compared with what every school boy knows.

The difficulty of revising statements of belief is enormous, but great steps have been taken in that direction by the Committee which has dealt with the proposed union of the Presbyterian, Methodist and Congregational churches in Canada. For the time being a definite scheme of union is held up. But that it will come about there is no reason to doubt. We are waiting for some great simplifier of the articles of Christian belief.



SHOULD THE GOVERNMENT REGULATE PRICE AND QUALITY OF GASOLINE?

It was the law which was responsible for the present uniformity of kerosene, and a similar law would produce the same result with gasoline. This would mean a cheaper price for gasoline, and the element of safety would be measurably increased.



AS soon as you commence to talk about the price of any commodity you can always get the reply, "supply and demand," which is generally enough to squelch the average disputant. Sometimes, however, this is not accepted, and more cogent reasons are required than the apologist is just ready to give, and when the wide spread of price in gasoline from what prevailed in the spring and what obtains this fall in Winnipeg and Western Canada is considered, then it looks as if there was an Ethiopian lurking in some secluded hiding place that the automobile owner and farmer of this country is very desirous of ferreting out.

Gas Power Age points out that Western Canada is pre-eminently the great traction engine and fuel gas power country and there are more gas-propelled engines in use per head of population than in any other part of the world, and naturally the great desideratum of the owner is the price and quality of the

fuel oil, whether it be kerosene or gasoline.

When Gasoline Was Cheap

"When the gas engine was first introduced in the West," says *Gas Power Age*, "one of the great talking points was the cheapness of operation, as well as the ease of manipulation and saving of labor, but with gasoline at the price that is now obtaining the use of the gas tractor as a plowing proposition is largely in excess of what steam would cost.

"Discussing this condition with many men in close touch with Western Canada affairs produced a wide divergence of opinion, but in one point all were agreed, and that was that the present price of gasoline is not due to a question of supply and demand, although admitting the abnormal amount used as compared even with a year ago, but was due to the manipulations of the great controlling power of the Standard Oil Company.

"In the United States the situation there, while not so acute, is also giving rise to considerable discussion. In reviewing the situation in one of the leading Central Western cities a prominent dealer expressed his supreme disgust that there was no way to control the inordinate greed of the most hated corporation in the United States, the Standard Oil Company, and he roundly berated the politicians of all parties, who, he claimed, was a friend to any and all who held an easy string on their purse for campaign purposes.

"The question was somewhat timorously asked by a Canadian in the little group: 'What is the prevailing price in this city?' (Milwaukee) and was shocked at the reply, '16c. retail (wine gallon)' and this was for 65 grade. When they were asked what they would say if they were held up for 30c. retail Winnipeg (imperial gallon, 4/5% more than wine measure) for a grade much under 65, they were incredulous.

Developing a New Carburettor

"It is well known to some that the Standard Oil Co. have engineers at work to develop a carburettor for kerosene, but this is mainly with a view to an equalization of the use of kerosene and gasoline, a question of economics rather than one of philanthropy."

Gas Energy, in an article on this subject, says that John R. Mack, a calorific engineer of reputation, has very decided ideas as to how a gasoline product could be produced that would have an immediate bearing on the price, by giving double the quantity of a commercial gas than now obtains, but which could only be brought about by legislation. This gentleman says:

How to Relieve the Market

"The market can be relieved immediately, and the supply of gasoline greatly increased, whenever the oil companies see fit to do so. The means is within their grasp, and at least one of them

already has grasped it. This company could well afford to sell the fuel for nine or ten cents, but apparently as the "other fellows" can get 16 cents, it gets it too, possibly influenced by the likelihood that if it undersells the market its rivals may bring down the prices on road oil, bitumen and other such by-products which are the most profitable of the derivatives of petroleum.

"Long cuts," as they are termed in the petroleum industry, afford the solution, which is immediately available.

"Gasoline or naphtha, as is well known, is distilled from crude benzine, which is distilled from crude oil. The crude benzine is placed in stills which are heated by steam; as the vapors pass over they are condensed. This condensation is divided as it comes from the condensor into 'fractions' or 'cuts'. The first fractions, being very volatile, are called the 'light end' and the latter the 'heavy end'. Mack maintains that by making a long cut from the light end down to say a Baume gravity of 54 degrees it would serve the purpose. This 'long cut' must embody all of the fractions of the distillate in their order, the light and volatile parts taking care of the quick ignition of the charge, while the heavy end will take care of the expansion so necessary to the operation of automobile engines.

"A long cut with none of the intermediate fractions having been drawn off, immediately will so greatly increase the production of automobile fuel that it will make possible a price more nearly approximating that which obtained less than a year ago, when nine cents per gallon was the prevailing rate. If the oil companies will not adopt this measure of relief, there is a way of forcing them to do so, and a way that would serve so many good purposes that it appears worth while.

Legislation as Remedy

"It was the law which compelled the production of fuel at a certain specified flash test that is directly responsible for

the uniformity of the kerosene which can be obtained to-day at almost any grocery store in any part of the country, and whenever a similar law is brought to bear on gasoline the same result will be obtained. Flash tests will prove abundantly that 64 degrees gasoline is ample for practical purposes, and if the law permits the sale of no other motor fuel the producers quickly will be brought into line. It means not only a greatly increased supply and a much lower price, but it will mean also that wherever gasoline is used or handled the element of safety will be very measurably increased.

"Informed that hydrometer tests of gasoline purchased at three separate garages in New York and vicinity disclosed 70 per cent. gravity, or better, Mack immediately showed renewed interest. The fact surprised him quite as much as it surprised the man whose investigations sought to confirm widespread reports of the deterioration of the gasoline which is now being dispensed. As an extra price is charged for 70 degrees or 72 degrees gasoline, and it rarely is supplied except on special order, the informal investigation tended to increase the mystery of the situation.

"It must have been pressed gasoline, but I did not know that it was being served in garages."

Danger of "Pressed Distillate"

Pressed gasoline is a vapor of petroleum or natural gas which is caught and compressed until it becomes practically a liquid gas. It is nothing more or less than gas under pressure, and on account of its high explosive qualities is dangerous stuff. Unless its sale for use in combustion motors should be prohibited by law. It is commonly called "pressed distillate," or "case head naphtha," and though often mixed with other low gravity naphtha or gasoline, it is dangerous in either form.

Pressed gas is not homogeneous. It is satisfactory up to the time the engine

is cranked, but not thereafter; it is too lacking in expansive qualities to be satisfactory. It is obtained by the compression of natural gases and varies from 80 degrees to 110 degrees Baume. For the consumer who determines the efficiency of his fuel with a hydrometer, a small portion of this compressed gas mixed with the right proportion of a low-grade naphtha, say 54 to 58 degrees, would give a fuel of 70 degrees, but the specific gravity is deceiving, and, as stated, the use of such a fuel will be found unsatisfactory.

How Engine Designers Can Help

From the engineer's standpoint, kerosene is the ideal fuel. It is richer in heat units than gasoline, which means that it has higher expansion and more power; also it has a more uniform range of distillation and uses a larger portion of air in carburettors. The gas produced is not contaminated with marsh gas and other gases that break up the cycles of hydrocarbon in combustion and is not so susceptible to atmospheric and relative humidity changes.

Engine designers must lend their assistance and make necessary alterations in their motors for kerosene fuel; they must conform their motors to a gravity product of 45 degrees to 48 degrees Baume. It may be necessary for them to create a greater vacuum by a later opening of the intake valves, or to increase the compression by a greater reduction of atmospheric pressure, but certainly no great stride will be made until they truly sharpen their interest and do something to assist the producers of fuel and the inventors of carburettors.

Kerosene Would Triple Fuel Supply

What the use of kerosene as an automobile fuel means is clear to all who care to see. At present that portion of petroleum is practically a drug on the market, 20 per cent. of the entire distillate of the average crude being kerosene as com-

pared with 5 per cent. which is gasoline of a gravity that is suitable to the man who determines the efficiency of his fuel with a hydrometer. Allowing that 5 per cent. of the total distillate, or one-fourth of the kerosene manufactured, is used for illuminating and other purposes, our present supply of fuel would be multiplied three times. There could be no reasonable excuse given by the oil man for an increase over the present price, provided kerosene were universally used. Insurance rates, which indirectly have much to do with the high cost of gasoline, would be lowered.

The opportunities to relieve the situation, if not numerous, are at least avail-

able and fairly simple. If the long cuts to which I have referred do not relieve the shortage and lower the price for all time, then designers simply must adapt their motors to the lower gravities; for if the demand increases as it has increased during the past few years, it is only a question of time when the motor built to run on the present fuel will have to be placed on dead storage. It must be borne in mind also that if too much kerosene or other low gravity fuel is produced the supply of lubricating oil which is left after its distillation will become too great to be disposed of and, therefore, will prove embarrassing to the producers.



TORONTO TO BECOME A LAKE PORT

The announcement of the Harbor Commission's plans comes in the form of a nineteen million dollar project, so large and comprehensive that it brings the city to the opening of a new era.



THE plans of the Toronto Harbor Commission as developed and announced show an adequate conception of the city's possible position as a lake port, and an enterprising determination to develop her waterfront property and improve her opportunities to the full.

Toronto has allowed herself to be fenced off from the waterfront, and has deprived herself of a public wharf through indifference toward the public interest, which alone suffered in consequence. The lack of terminal facilities here and elsewhere has made water transportation, naturally free and competitive, as much a monopoly as ordinary railway service.

The change announced comes in the form of a nineteen million dollar project, so comprehensive, so large, and so complete from every standpoint that it

brings the city to the opening of a new era.

An Excellent Natural Harbor

By good fortune Toronto has inherited an excellent natural harbor, with extensive marshes and shallows easily convertible into industrial areas. By good management the folly of leasing the docks was not consummated by alienation, so the expense of regaining control where necessary will be comparatively light.

The Harbor Commission has planned to secure the full benefit of every natural opportunity and financial advantage. Every need, from aquatic recreations to factory space, and from bridle paths and boulevard driveways to freight sidings, ship channels and docks has been fully considered and adequately met.

The financial features of the scheme are a Dominion Government grant of \$6,123,284, and an initial expenditure of \$146,500 by the city. The city's total outlay is estimated at \$1,800,000. Debentures will be issued to the extent of \$11,215,920, and it is expected that the revenue will provide interest and sinking fund. A square mile of factory site is expected to yield half a million a year. There is no danger of the charges and dues required to meet the additional outlay neutralizing the advantages of a free harbor.

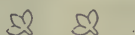
Eleven Miles of Sea Wall

The æsthetic and recreative features are planned on a splendid scale. Eleven miles of sea wall, with sheltered waterways, parks, boulevards, terraces, bridle paths, walks, and recreation areas make a picture that can arouse the imagination out of even the torpor of a generation of hideousness along the waterfront. The central, east end and west end dock areas, with 24 feet of water, the projected piers, slips and railway sidings along the eastern end of Toronto Bay, the ship channel and turning basin in the factory area (now Ashbridge's Bay), and the docks, freight sheds and appliances

for connecting rail and water transportation make a comprehensive harbor design.

Provision is announced for complete co-operation between railways and steamships in the handling of freight. Ample facilities must also, and no doubt will be, provided for the vessels that do not act in co-operation with the railways. No discrimination can be allowed against them for the land haul. The "tramp" vessel is the salvation of lake traffic, and Toronto can take the lead away from a harbor policy that has largely banished this class of vessels from the great water highway.

The chairman of the Harbor Commission, Mr. Lionel H. Clarke, has associated with him on the Board ex-Controller F. S. Spence, Controller T. L. Church, Mr. R. S. Gourlay, and Mr. R. Home Smith. Mr. E. L. Cousins is Engineer, Mr. Alex. C. Lewis, Secretary, and Mr. Colin W. Postlethwaite, Harbormaster. The energy displayed in preparing so comprehensive a scheme since the creation of the Commission by the Dominion Parliament last year is an earnest of success in carrying out the work.



RESPECT WHAT YOU DO

NEVER depreciate the importance of your vocation. If you are a farmer and are talking with a congressman or a governor, do not say: "I am only a plain farmer and have not had much experience." Do not apologize for it and tell him that if you had had a chance to go to college, as other boys had, you would not have remained on the farm. You would have done something worth while.

Your business is just as important as his. No matter how high a position the man holds, make him feel by the superb way in which you do your work and by your manly bearing that you have made a profession of farming, that you have lifted it into great dignity by your scientific methods, that you have mixed brains with the soil.

You may be sure that is always some lack, some weakness in people who are always depreciating the importance of their work. These are the earmarks which show the man in an artisan instead of an artist in his line—that he has not made the most of it.

Every man should have a superb pride in his vocation. It should be something which he loves to dwell upon, always a subject of absorbing interest to him, because it is really a part of himself. The atmosphere which surrounds his vocation indicates what is in himself. His business or profession is but the self-expression. There is an air of refinement or coarseness, of harmony or discord, of order and system, of slovenliness and slipshodness, a quality of honesty and square dealing, or of trickery and fraud, just according to the quality of his ideal which he has worked out in his specialty.

Technical Knowledge in Canada

THAT people of the maritime provinces of Canada have depleted their soil, partly ruined their fisheries, pawned their mines to monopolists, left their producing classes as incapable as ever of carrying on skillfully the staple industries, and watched the steady emigration of their young people to lands less fair and less favored by nature than their own, is the view, not of a politician in opposition, nor of an over-wrought social reformer, nor of an extreme economist, but of one of the ablest educators in the Dominion, Principal Soloan of Nova Scotia Normal College.

He is simply revealing conditions similar to those which other countries have had to uncover, meet and overcome. In the overcoming of them, Germany, France and Denmark have created wealth that was not dreamed of by their people half a century ago. In the overcoming of them the United States is slowly but surely making amends for a reckless waste of its resources in the past.

Principal Soloan lays bare the blight upon the maritime provinces, as other farseeing and courageous men have laid bare evils in other countries, and, like a true reformer, he proposes a remedy. This he does not find in political agitation or in political overturns, but in technical education, in vocational training, in the diffusion among the people of knowledge and in the investment of them with skill that will enable them to reinvigorate and reclaim resources that have been weakened, impoverished and neglected.

"Ten million dollars a year from the federal treasury," he says, "distributed among the provinces for the

improvement of the common and high schools, and for the benefit of technical education in agriculture and the mechanic arts, would within twenty years place our country in the forefront of the nations of the earth in industrial efficiency and culture."

Principal Soloan takes a wise view of the problem and the solution for the Dominion in general, and for the maritime provinces in particular. The latter have felt most severely the drain of resources and the drain in population. The resources have not been destroyed; they have simply been misused; they can be restored, and with their restoration industry will thrive and population will increase. The first thing to be done, manifestly, is to show the people how the mistakes of yesterday may be corrected to-day, and prevented for all time to come. This can be brought about by technical and vocational training of the youth of the provinces, and to bring it about any sacrifice the ratepayers may make in the present will be justified and rewarded in the future.



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Views and Interviews

THE BANKS AND THE PEOPLE

Hon. W. T. White considers 12 per cent. on loans "extortionate," but the 7 per cent. limit provided by statute should not be too stringently enforced, for reasons stated. The unit and branch systems compared to the advantage of the latter.



DISCUSSING the question of bank rates of interest and discount in the House at Ottawa, Hon. W. T. White, Minister of Finance, said he had not known that loans were made at a rate of interest as high as 12 per cent. "If that is so," said the Minister,

matter he observed the statement that in some places in the West of one hundred or two hundred inhabitants there were two banks competing for business. He was told further that these branch banks require a considerable sum of money at the outset for their establishment, the cost of building, construction, and the expenses of management being large, and some considerable time elapses before a branch bank becomes profitable.



HON. W. T. WHITE

Make Law Too Drastic

A very serious question arose as to whether, if that clause were made too drastic, the banks would open branches in the smaller towns; in other words, whether we might enact legislation that would really defeat itself. That was, he thought, a matter for consideration. The clause limiting the banks to 7 per cent. is in the act; the high rate of interest mentioned seemed to him to be extortionate, and how to meet the situation wisely so that on the one hand all the different sections of the country should receive ample accommodation, and on the other hand that the public should be protected against extortionate rates of interest, was a matter for careful consideration.

"I have no hesitation in saying it appears to me to be extortionate."

With regard to the 7 per cent. rate mentioned by members of the House he was told, upon making inquiry, that the banks in the new districts compete with each other for business, and in one of the papers he read with regard to the

What the Small Bank Can Do

Much had been said with regards to small banks. Mr. White had never held the view that the small banks could not render as good a service as the large institutions. He had expressly stated

this would depend entirely upon the manager. He did not consider a capital of \$250,000 too large to make for success if the banks went into the business of banking and carried it out properly. If they paid no attention for a year or two to the question of what the stock was selling at, and earnestly took up the question of banking, he did not doubt that they would meet with success if they carried on their business properly and realized that they were seriously engaged in the business of banking.

A great deal has been said with reference to the comparative merits of the unit and branch systems of banking. Mr. White had no hesitation in saying that the branch system, which follows the English and Scotch systems, was a better one than the unit system. The fluidity of capital—that of gathering up deposits in the farming communities, for instance, where loans could not be made equal to the deposits, and using the funds in the West for the moving of crops or other purposes—was one of the advantages of the branch system.

The unit system, which was in vogue

in the United States—that system which is carried on without branches—had many disadvantages. In the United States they had had a series of panics from time to time in which banks had been obliged to suspend cash payments, and, in such a time of distrust or panic, the result was that the people desired to obtain currency, and the small banks throughout the country called upon their New York correspondents for gold. They might have no immediate need of it, but in order to make themselves a little stronger, they felt they would like to get some of their balances back. The result was that from all parts of the country there came these demands upon New York for gold and panicky conditions were set up. That was one of the phenomena of the recent panic in New York. Mr. White thought that the English branch system and the Canadian system, that is the branch system, was a superior system to the unit system. He did not say that it was the last word in banking by any means, but still, as a system, he believed it was superior to the other.



A MODERN TRAGEDY

(From Judge)

*The slow procession, moving o'er the hill
In solemn silence, carried forth the clay
Of some poor mortal who had bowed his will
Unto the sceptre of Death's mighty sway.*

*And as it passed, I asked a native near:
"How came that hapless mortal there to die?"
He turned to me and winked away a tear,
Before he deigned to make this clear reply:*

*"He was a local business man, my friend;
A squarer dealer never drew a breath;
But his one weakness brought him to his end—
He would not advertise, and starved to death!"*

In the Public Eye

A CANADIAN OF TO-DAY

Character sketch of Prof. H. T. Barnes, inventor of apparatus to prevent collision with icebergs, which, it is claimed, should for all time prevent a repetition of such a disaster as the wreck of the Titanic.

Professor Barnes is Director of Physical Laboratories and the Macdonald Professor of Physics at McGill University.



BY C. LINTERN SIBLEY

IN the realms of experimental physics Canada has produced some great men. On it, too, lustre has been shed by other brilliant men who have come and gone like birds of passage—men who, coming to Canada practically unknown, have found here the inspiration and the means which have laid firm and solid the foundations of great careers.

Just now the attention of the world of experimental physics is focussed upon one who is essentially Canadian in upbringing, in tradition, in education, and also in the particular direction in which his genius is manifesting itself.

This man is Professor Howard T. Barnes, D.Sc., F.R.S.C., the Director of the Physical Laboratories and the Macdonald Professor of Physics at McGill University.

Canada knows something about ice, and it seems peculiarly fitting that it should have produced a man who is now the greatest authority on ice that the world possesses. That, I think I can say, is the title that is generally conceded by the greatest scientific authorities to Professor Barnes.

To Prevent Ice Collisions

During the past few years Professor Barnes has been devoting the best energies of his mind to experiments the express object of which has been to make

impossible such a disaster at sea as that which occurred to the Titanic. He now has in his laboratory, as the concrete result of those experiments, an instrument which he declares, and which his brother-scientists believe, should for all time prevent a repetition of such an accident.

This instrument he calls a microthermometer. It is, in fact, a thermometer of superlative sensitiveness, which, he declares, will infallibly detect an iceberg at a distance of not less than two miles on the windward side of it and seven miles on the leeward side.

This sounds like an arrogant claim. But listen. If you have ever been on an ocean voyage you have seen one of the ship's officers taking the temperature of the sea at frequent intervals. The method now in use is to drop a bucket over the side of the vessel, pull it up full of sea water, put a common mercury or alcohol thermometer in it, and thus get a record of the temperature. This, as you know, is done with a view to detecting the proximity of ice. It is a haphazard and unscientific method of taking observations of the sea temperature, and if you have ever talked with navigators about it you know that they place little or no reliance upon these records. Under this method small variations are impossible to detect, and

variations of half a degree, or even a whole degree, are apt to go unnoticed.

A Wonderful Marine Thermometer

Professor Barnes has now come forward with a new marine thermometer—an adaptation of the electrical resistance thermometer—so sensitive that it will

record a variation of one-thousandth of a degree. This thermometer is designed, not to be dipped into buckets of water at frequent intervals, but to be permanently attached to the ship under the water, and by means of wires leading from it to the chart-room to make a continuous record in the chart-room



PROF. H. T. BARNES

of the water temperature. So striking is this record that, whereas on an ordinary thermometer a single degree is usually represented by only one-eighth of an inch, the new thermometer represents a single degree by an interval of two feet. With this thermometer being towed along with the ship, and with a continuously-recording instrument attached to it in the chart-room, the presence of an iceberg unerringly makes itself known by the persistence of a gradient of temperature.

"Here is how I would equip a ship," said Professor Barnes to me in discussing his microthermometer. "You know, of course, that an iceberg is continuously giving off a current of cold water all round it. This cold water being fresh water, is lighter than salt water, and spreads out over the surface of the sea for two miles on the windward side and seven miles on the leeward side. Now, if a microthermometer were fitted at the bow of a ship, about two feet below the water-line, and another thermometer placed at the stern, as deep down as the draught of the ship would allow, the bow thermometer would catch the cold surface current, while the stern thermometer would remain at the normal sea temperature. In this way, whenever the differential record read so that the bow thermometer was colder than the deep stern instrument, this would be taken as an indication of disturbance due to ice.

"And remember this: It could be due to no other cause. If the recording instrument showed this temperature to persist, and become greater, the ship would be approaching the ice; if it decreased, the ship would be leaving the ice behind."

Tried and Proved Successful

The instrument has already been tried with absolute success on the Government steamers in the Gulf of St. Lawrence. Professor Barnes is now going to try it on a transatlantic trip.

The Steamship Royal George, outward bound from Montreal on May 1, is equipped with two of these thermometers, and Professor Barnes will himself direct its use, as he is going on that ship to England to lecture, by invitation, on this very subject before that famous body of scientists, the Royal Institution.

I have dwelt in some detail upon this instrument because it enters so intimately into problems with which all Canadians are so familiar, and because, even if hard, practical use should show the instrument to be still imperfect, yet its invention undoubtedly inaugurates a new epoch in scientific navigation, and replaces the haphazard conclusions of rule-of-thumb methods by the absolute authority of science.

The Man Himself

And now let me talk a little about the man himself. I am not one of those who would put a protective duty on brains—who would say: "Let us fill all our places of honor with Canadians, to the absolute exclusion of outsiders, no matter what their qualifications may be"—but I do feel it a matter of pride when a Canadian sizes up to the cosmopolitan standard of the best in any line of endeavor.

And Canadians generally, I think, will be proud to feel that one of their own sons has proved himself worthy to hold the dual position that Professor Barnes holds, as the successor of that great Englishman, Professor Cox, who founded and organized and brought to great success the physical department of McGill University, and of that great New Zealander, Professor Rutherford, who was the Macdonald Professor of Physics at McGill University, and whose researches there in the matter of radioactivity have brought him the highest honors that the world of science has to bestow. It is this dual position that Professor Barnes holds, and holds by sheer merit.

I have called Dr. Barnes a Canadian. It must be admitted that the accident of birth made Woburn, Massachusetts, his natal place. But he came of a family who years before had emigrated to Montreal, and when he was still a tender child his family came back to Montreal to live. Thus his associations are all Canadian, his earliest impressions were Canadian, and his education was entirely Canadian. He is thus in every way essentially the product of Canadian environment.

Still a Young Man

He is still a young man, under 40 years of age, and thus not so very far removed from his student days. A glance at his face is sufficient to reveal him to the observant as a thinker. His eyes have in them that "inwardness," that steady, confident look which comes, not of arrogant self-assertion, but of the quiet strength of intellectual power.

Physically he is small, almost frail. His is no placid temperament. He is full of nervous energy. You can see it in his pose; in his long, thin, expressive fingers; in his thin, tense, strong face, dark complexioned and crowned by straight, black hair. His mouth is straight and severe—but it is, as you find when you come to know him, not the severity of habitual temperament, but the severity partly of indomitable purpose and unquenchable perseverance, partly of sorrow bravely borne.

Dr. Barnes did not leave McGill upon his graduation. He remained as a demonstrator, to rise in a few years to a position as one of its most honored professors. As a demonstrator he was associated with Professor Callendar—who left McGill to become professor of physics in London University—in some important achievements. Among these were improvements in the Clark cell as a standard of electro-motive force, and the development of the continuous-flow methods of calorimetry—a great advance both for simplicity and accuracy on the older methods of calorimetry.

Subsequently his researches on the specific heat of water became a classic, and, after occupying the attention of the Royal Society of London, England, in special session, were made the basis of the report on this subject to the conference of physicists at the Paris Exhibition.

But, up to his most recent achievement, the invention of the microthermometer, the work for which he received the most widespread recognition among scientists was upon a subject of particular importance to Canada, namely, the formation of ice in flowing water, and particularly that peculiarly troublesome form of ice known as "frazil." His book on "Ice Formation and Frazil," was the first authoritative volume on the subject. It attracted such attention among scientific men that he was invited to read a paper upon his researches before that famous body of the British Association, at its annual meeting held in Leicester, England, in September, 1907.

He consented, and in a paper on "The Ice Problem in Engineering Work in Canada," demonstrated the feasibility of coping with a situation which up till then had been regarded as involving inevitable interruptions to the continuous operation of water-power plants in this country during the severe winters experienced here.

A Seemingly Impossible Task

He had great difficulty in making people believe that he had achieved the seemingly impossible task of making waterpowers continuous despite long periods of zero weather. At last, Mr. John Murphy, of Ottawa, had the courage to try the methods recommended by this young scientist with the result that, at practically no expense, the power houses in Ottawa using these methods are running full load when all others not so equipped are completely blocked and have not

a wheel turning. His work in this direction forms a wonderful story in itself—and his achievements are already creating a new epoch in the utilization of waterpower, itself one of the greatest of Canada's assets.

Prior to his invention of the micro-thermometer, and leading up to it, was the perfecting of a recording thermometer, now coming into general use in the regulation of furnaces and other branches of manufacture.

And now he is devoting his attention to dealing with the ice difficulty in the St. Lawrence route from Montreal to the sea. Only within the last month or so he has presented to the Canadian Government reports upon experiments he has carried out on the Government icebreakers in the ship channel. These experiments—the records of which, by himself and his assistant, Mr. L. V. King, are extraordinarily interesting—throw an altogether new light on ice-formation, and seem destined to result, as he confidently asserts they will, in a considerable lengthening of the season of navigation in the St. Lawrence.

Indeed, in the light of his newly-

acquired knowledge, he declares that a moderate expenditure of money in various parts of the river would vastly improve the channel in summer, and render the channel safe and secure in winter.

"I believe this so firmly," he says, "that I have no hesitation in predicting that Montreal will be a yearly port just as soon as the commercial interests demand it."

I have talked to him about this ever since the Titanic disaster, and he still firmly maintains this position. I know what the sea captains say about winter navigation to Montreal, and I have advanced their objections to him one after the other.

"What the sea captains say about it," he replied, "is just what the users of waterpower have said about my statements that the flow of water can be utilized for power purposes all the year round. It is useless to advance traditions dogmatically and say things can't be done. I say, Experiment, experiment, experiment!"

And that is the watchword of Professor Barnes—Experiment!



BOOSTING

BY WALT MASON

HELP your town along by boosting. Wear a bright and hopeful face. Do not be forever roosting somewhere near the wailing place! You can't help your town by knocking, if it's in a backward groove, but some optimistic talking does a lot to help things move. In the mud one town was sticking, evidently anchored there, for her people were all kicking, all were dishing up despair. All were groaning o'er their taxes, shedding teardrops in a stream, all had hammers, clubs and axes, ready for each helpful scheme. So the village sat and rotted till a booster landed there, soon the trouble's seat he spotted, saw the fungus in the air, and he jarred the village croakers, stirred them up to hump along, till the place was full of jokers and the breeze was full of song. Citizens forsook the habit of bewailing this and that, and the timid business rabbit rustled like a tiger cat, and they all turned in kerwhooping, singing forth the hamlet's praise, and that hamlet, laisly drooping, filled its neighbors with amaze. Now this story, true as preaching, shows what one lone man can do, if instead of doleful screeching, he yells "cockadoodledoo!" For you stimulate your neighbors every time you give three cheers, and the harvest of your labors will be reaped in coming years.

Finance and Commerce

CANADA'S PERIOD OF PROSPERITY STILL KEEPS ON

Our trade steadily increases monthly, with no sign of a cessation. Great Britain takes 45 per cent. of our exports, and the United States 42 per cent., all other countries taking only 12 per cent. The largest increase in exports was in grain, but products of the mine and manufactures also show substantial growth. The gap between imports and exports is steadily widening. How the balance of trade against us is liquidated.



THE period of prosperity which began in Canada fifteen years ago has shown no sign of nearing a close during the year 1912. In all the provinces, in all branches of trade and industry, the tide has risen to a new mark. The pace has been a rapid one indeed, but according to all signs and portents as the year closes, not dangerously so.

Labor of all kinds is not merely fully employed at high wages, but many classes of labor are unobtainable in adequate supply for the demand. Railway construction goes on apace.

Immigration is larger than ever before. A vast amount of British capital has poured in for investment and development purposes. The carrying capacity of the railways has been fully taxed. Manufacturing industries have been pressed to the limit of their output.

Despite a rather unpropitious season in respect of weather, a very good harvest has been reaped the country over.

Our foreign commerce will in the current fiscal year reach a thousand million dollars. High prices have prevailed for all farm produce.

Banks have shared in the general prosperity, many of them being able to increase dividend disbursements. Real estate in the principal cities has continuously risen in value. Business failures have been neither numerous nor serious. Building operations in all the provinces have surpassed all records.

In fine, the commercial situation has been remarkably satisfactory throughout the year in every department, and while it is true that trade the world over has flourished in 1912, in no country have conditions been better, or expansion greater, than in Canada.

The above is a concise summary of conditions in the Dominion by the Commercial Department of the Montreal *Gazette*, which is issued in handy booklet form.

According to the report the aggregate value of imports and exports of Canada continued to increase from month to month during the past year, and no sign of a halt in this movement is apparent. The last returns available bring the figures down to September 30th, and are as follows, being for the first half of the current fiscal year:

	Six Months Ending 1911	September 1912
Merchandise entered for consumption.....	\$246,710,687	\$325,189,346
Merchandise, domestic—exported.....	129,606,982	162,427,384
Total merchandise for consumption and domestic— exported.....	\$376,317,669	\$487,616,730
Coin and bullion entered for consumption.....	\$ 11,695,407	\$ 2,676,256
Coin and bullion exported.....	1,958,865	5,841,086
Merchandise, foreign—exported.....	10,298,914	10,131,351
Grand total, Canadian trade.....	\$400,270,855	\$506,265,405

Increase in Foreign Trade

The increase in aggregate foreign trade in the six months was 26.5 per cent., including in the figures coin and bullion and foreign merchandise exported. Taking the figures of imports for consumption and exports of Canadian produce only, the increase is still greater, having been \$111,300,000, or close upon 30 per cent., a very remarkable expansion. Of this increase of \$111,300,000, exports account for \$32,800,000, and imports for \$78,500,000.

The principal countries with which this trade was carried on during the six months ending September 30th, 1912, were:

	Imports From 1912	Exports To 1912
Great Britain.....	\$ 66,663,825	\$81,136,567
United States.....	216,030,370	75,230,612
France.....	7,891,375	1,546,013
Germany.....	6,842,753	1,991,989
Holland.....	1,530,617	1,294,801
Italy.....	854,314	195,178
Japan.....	1,957,919	314,328
Switzerland.....	1,945,584	5,093
Dutch East Indies.....	1,847,691	7,002
Cuba.....	1,416,469	601,200
Belgium.....	2,046,667	2,242,531
British India.....	1,849,494	93,105
British West Indies.....	5,322,931	1,936,158

Where Our Exports Went

Of total exports of all products from Canada in the six months ending September 30th, 1912, amounting to \$178,400,000, Great Britain took 45.5 per cent. and the United States 42.2 per cent., all other countries taking only 12 per cent. Of the imports into Canada in the same period amounting to \$327,865,000, the United States supplied \$216,000,000, or 64 per cent., while Great Britain supplied 20.4 per cent., and all other countries about 15 per cent.

The following is a classification of the exports for the six months ending with September:

	1911		1912	
	Domestic.	Foreign.	Domestic.	Foreign.
The Mine.....	\$ 19,322,817	\$ 108,694	\$ 27,073,380	\$ 59,736
The Fisheries.....	6,736,296	67,497	6,370,988	35,100
The Forest.....	22,807,072	158,623	23,810,713	337,765
Animals and their produce...	27,068,461	531,868	24,314,427	424,074
Agriculture.....	37,415,659	5,831,719	61,401,528	3,671,678
Manufactures.....	16,205,034	3,139,899	19,416,556	4,083,494
Miscellaneous.....	51,643	460,614	39,792	1,519,504
Total merchandise.....	\$129,606,982	\$10,298,914	\$162,427,384	\$10,131,351
Coin and bullion.....	.....	1,958,865	.....	5,841,086
Grand total, exports.....	\$129,606,982	\$12,257,779	\$162,427,384	\$15,972,419

The largest increase in exports was in agricultural products, namely grain, and this arose from the large crop yield in the Northwestern provinces in 1911.

Products of the mine and of manufactures also show a substantial growth in export, while animals and their produce have declined in export value, owing chiefly to the total consumption of the butter product within the country, and to a slight reduction in the export of cheese.

The following statement compiled from the latest returns by the Commercial Department of the Montreal *Gazette*, exhibits the growth of Canada's foreign trade during the past three years, and the countries with which this trade is carried on:

	Twelve Months Ending August.		
Imports for Consumption.	1910	1911	1912
Dutiable goods.....	\$254,367,396	\$298,581,065	\$382,754,419
Free goods.....	155,108,457	175,740,720	201,555,149
Total imports, merchandise.....	\$409,475,853	\$474,321,785	\$584,309,568
Coin and bullion.....	8,156,779	18,041,204	17,231,466
Total Imports.....	\$417,632,632	\$492,362,989	\$601,541,034
Exports.			
Canadian Produce—			
The mine.....	\$ 40,365,686	\$ 42,562,256	\$ 47,710,471
The fisheries.....	15,802,204	15,865,839	16,510,531
The forest.....	48,247,176	42,504,086	41,231,699
Animal produce.....	52,377,489	51,734,565	46,410,334
Agricultural products.....	95,670,303	88,349,527	131,277,101
Manufactures.....	33,060,475	35,009,927	38,307,675
Miscellaneous.....	166,775	198,137	102,087
Totals, Canadian produce.....	\$285,690,108	\$276,224,337	\$321,514,948
Foreign produce.....	19,251,693	17,547,937	16,945,237
Total exports, merchandise.....	\$304,941,801	\$293,772,274	\$338,460,185
Coin and bullion.....	2,597,202	7,543,771	10,954,935
Total exports.....	\$307,539,003	\$301,316,045	\$349,415,120
Aggregate trade.....	\$725,171,635	\$793,679,034	\$950,956,154
Imports by Countries.			
United Kingdom—Dutiable.....	\$ 79,580,770	\$ 84,446,262	\$ 96,767,685
“ “ Free.....	25,542,038	25,635,546	28,053,027
Australia.....	540,243	470,066	369,141
British Africa.....	1,098,344	495,777	361,132
“ East Indies.....	4,008,759	4,610,557	5,680,375
“ Guiana.....	3,479,027	4,121,423	4,571,713
“ West Indies.....	6,176,410	6,106,997	6,694,133
Newfoundland.....	1,533,232	1,934,553	1,727,842
New Zealand.....	756,327	883,201	1,772,968
Other British.....	661,657	990,756	1,077,573
United States—Dutiable.....	134,510,958	168,415,108	232,544,036
“ “ —Free.....	116,306,274	145,355,340	161,355,965
Belgium.....	3,670,215	3,431,470	3,592,060
France.....	11,007,596	11,266,900	13,687,316
Germany.....	8,660,940	10,880,723	12,152,989
Other foreign.....	20,699,842	23,318,310	31,132,147
Total imports.....	\$417,632,632	\$492,362,989	\$601,541,034

Exports by Countries.

United Kingdom—Canadian produce.....	\$146,091,247	\$135,454,091	\$161,252,916
“ “ —Foreign produce.....	9,468,711	5,309,358	3,888,306
Australia.....	3,713,013	3,784,228	4,070,071
British Africa.....	2,337,179	2,590,263	3,017,110
“ East Indies.....	105,315	181,560	341,284
“ Guiana.....	613,009	588,117	616,585
“ West Indies.....	4,374,935	4,387,282	4,793,894
Newfoundland.....	4,072,010	4,112,391	4,439,953
New Zealand.....	852,667	1,040,897	1,511,766
Other British.....	758,627	763,349	681,736
United States—Canadian produce.....	103,606,609	102,272,968	116,359,995
“ “ —Foreign produce.....	8,438,869	17,551,707	22,084,498
Belgium.....	2,996,533	3,057,414	3,894,517
France.....	2,451,534	2,627,907	2,316,676
Germany.....	2,680,727	3,064,479	3,900,179
Other foreign.....	15,978,018	14,539,034	16,245,624
Total exports.....	\$307,539,003	\$301,316,045	\$349,415,120

Balance of Trade Against Canada

The gap between imports and exports of Canada has been steadily widening for several years past. Ten to fifteen years ago domestic exports exceeded in value imports for consumption, and the notable change in this respect which has since occurred is shown by the following figures:

	Exports.	Imports.
1898.....	\$164,152,000	\$140,323,000
1899.....	158,896,000	162,764,000
1900.....	191,894,000	189,622,000
1901.....	196,487,000	190,415,000
1902.....	211,640,000	212,270,000
Total.....	\$923,069,000	\$895,394,000

In this period Canada exported goods to the value of \$37,600,000 in excess of her imports; had, in other words, a credit of this sum in her foreign trading account. Now, contrast this condition with that of the past five years:

	Exports.	Imports.
1908.....	\$263,369,000	\$351,880,000
1909.....	259,900,000	288,135,000
1910.....	301,360,000	375,833,000
1911.....	298,764,000	451,691,000
1912.....	307,716,000	521,348,000
Total.....	\$1,431,109,000	\$1,988,887,000

A Hundred Millions Annually

The balance of trade against Canada in the last five fiscal years aggregates the large sum of \$557,000,000, an average of upwards of one hundred millions annually, while only ten years before the balance of trade was actually in favor of Canada. Nor is the situation improving, as in the six months ending September 30th, 1912, the value of goods entered for consumption was \$152,632,000 in excess of the value of goods exported both foreign and domestic.

Canada's Condition Not Normal

“This adverse balance could scarcely exist under normal conditions,” says the *Gazette* report, “as the country would have exhausted its credit long since. The condition in Canada, however, is not normal, but quite exceptional when compared with older countries. The pace of material development has been rapid: immigration has increased at a rate to tax the machinery and capacity for absorp-

tion; enormous sums of money have been expended in railway construction and permanent public works, and the stream of foreign capital has poured into the country in great volume for several years past.

Where the Money Came From

The merchandise balance of trade against Canada has been liquidated by borrowing, by the sale abroad of securities of various kinds, as well as by capital brought in by immigrants. The supply of foreign capital continues large, although applications for loans are somewhat less readily accepted, higher rates of interest have, in recent months, been paid by borrowers, and offerings of securities are less speedily exhausted by foreign investors.

A turning point seems to be near at hand, when imports will either remain stationary or decline, or exports must be increased, as sooner or later the balance of trade must be paid by goods rather than by gold supplied by loans abroad.

The rapidly increasing output of the farm, the forest, the mines and the fisheries give reason to expect a substantial increase in the export of Canadian products in the near future, and that the solution of the adverse balance of trade problem will be brought about by this means.

Manufactures in Canada

The census of the manufactures of Canada taken last year for the calendar year 1910 as now compiled gives the following statistics, compared with those of the census of 1901 for the calendar year 1900, viz.:

	1910	1900	Increase.	Increase %
Establishments, No.	19,202	14,650	4,552	31.07
Capital.	\$1,245,018,881	\$446,916,487	\$798,102,394	178.58
Employees, No.	511,844	339,173	172,671	50.91
Salaries and wages.	\$240,494,996	\$113,249,350	\$127,245,646	112.36
Materials.	600,822,791	266,527,858	334,294,933	125.42
Products.	1,164,695,032	481,053,375	683,641,657	142.11

The capital employed in manufactures increased during the decade by 178.58 per cent. and the value of products by 142.11 per cent. The number of establishments employing five hands and over last year was 19,202, being an increase of 4,552 in the decade.

The following comparative table of the value of products by groups of industries is of interest:

	1890	1900	1910
Food products.	\$ 75,958,987	\$125,202,620	\$245,669,321
Textiles.	54,744,242	67,724,839	135,902,441
Iron and steel products.	28,535,789	34,878,402	113,640,610
Timber and lumber and their re-manufactures	72,796,425	80,341,204	184,630,376
Leather and its finished products.	24,451,749	34,720,513	62,850,412
Paper and printing.	13,849,885	20,653,028	46,458,053
Liquors and beverages.	8,671,847	9,191,700	28,936,782
Chemicals and allied products.	7,739,531	11,437,300	27,798,833
Clay, glass and stone products.	10,194,358	7,318,582	25,781,860
Metals and metal products other than steel.	13,251,910	19,561,261	73,241,796
Tobacco and its manufactures.	5,627,765	11,802,112	25,329,323
Vehicles for land transportation.	16,037,684	19,971,605	69,712,114
Vessels for water transportation.	3,311,559	2,043,668	6,575,417
Miscellaneous industries.	32,543,949	35,607,212	104,618,560
Hand trades.	981,043	599,329	14,829,741
Totals.	\$368,696,723	\$481,053,375	\$1,165,975,639

The value of the product of industries in the principal manufacturing cities of Canada in the last three census years was as follows:

	1890	1900	1910
Montreal.....	\$71,307,644	\$77,211,030	\$188,881,848
Toronto.....	44,963,922	58,415,498	154,306,948
Hamilton.....	14,044,521	17,122,346	55,125,946
Winnipeg.....	5,611,240	8,616,248	39,400,608
Ottawa and Hull.....	10,109,343	10,820,738	28,183,632
Quebec.....	14,800,360	12,779,546	17,149,385
Brantford.....	4,280,999	5,564,695	15,866,229
Vancouver.....	1,895,216	4,990,152	15,070,105

The largest increase in value of products is shown to have occurred in Montreal during the last census decade, and the next largest in Toronto, these two cities having produced about one-third of the total industrial output of Canada in 1910.



EXPANSION OF TRADE INDICATED BY BANK CLEARINGS

The increase in Clearings in thirteen Canadian cities during eleven months was over twenty-five per cent. compared with previous years. Compared with 1909 the gain is about seventy-five per cent. The largest percentage gains occurred in Western cities. Montreal overtook three United States cities in volume of Clearings, and now occupies sixth place among the cities of the continent.



BANK CLEARINGS afford a fairly satisfactory test of the business activity of the country, although affected considerably by Stock Exchange transactions. The operations on the Montreal and Toronto Stock Exchanges were exceedingly large last year, and real estate transfers throughout Canada were also on a much greater scale than ever before, both sources swelling Clearing House returns, but much of the growth of Clearings were directly due to the expansion of trade.

The Clearings in the principal Canadian cities for eleven months ending with November during the last three years were as follows:

	1910	1911	1912	Inc. or Dec. %
Montreal.....	\$1,908,601,288	\$2,163,707,430	\$2,598,576,945	+20.1
Toronto.....	1,430,815,830	1,679,421,685	1,975,335,475	+17.6
Winnipeg.....	852,272,613	1,042,645,008	1,370,391,110	+31.4
Vancouver.....	402,257,937	493,808,692	589,684,062	+19.9
Ottawa.....	177,752,083	193,048,009	226,633,907	+17.4
Quebec.....	111,515,768	120,491,733	143,313,924	+18.9
Halifax.....	88,521,798	79,510,187	91,567,084	+15.2
Calgary.....	135,121,140	196,544,442	249,719,444	+27.1
Hamilton.....	91,647,975	112,398,728	151,145,142	+34.5
St. John.....	71,089,198	70,039,942	80,248,218	+14.1
Victoria.....	91,383,004	123,176,473	166,513,923	+35.2
London.....	60,546,416	64,612,954	76,088,330	+17.7
Edmonton.....	63,347,332	107,309,499	199,078,409	+85.5
Total.....	\$5,484,592,382	\$6,446,714,782	\$7,918,095,973	

The increase in Clearings in thirteen Canadian cities during eleven months was over 25 per cent. as compared with the corresponding period in 1911, while as compared with 1909 the gain is about 75 per cent. The largest percentage gains occurred in the Western cities, aided to some extent by real estate dealings, Edmonton showing an increase of 85 per cent., Victoria, B.C., of 35 per cent. and Winnipeg of 31 per cent.

Other Northwest towns also figure prominently in Clearing House returns as the following statement for eleven months will show:

	1911	1912	Increase.
Regina.....	\$64,534,325	\$103,915,836	+61.0
Brandon.....	26,046,282	29,019,837	+11.4
Lethbridge.....	25,926,776	30,489,503	+17.6
Saskatoon.....	55,404,475	103,757,384	+87.3
Moose Jaw.....	35,031,863	57,421,718	.....
Brantford.....	25,273,193	27,638,456	+ 9.4
Fort William.....	5,145,935	36,330,599	.....

Montreal last year overtook three United States cities in the volume of Bank Clearings, and now occupies the sixth place among the cities of the continent, a very convincing evidence of its rapid commercial advancement. The figures for the last four years, on eleven months' returns, follow:

(000's omitted)	1909	1910	1911	1912
New York.....	\$93,681,999	\$89,249,695	\$84,261,001	\$91,935,245
Chicago.....	12,556,981	12,738,217	12,684,940	14,020,381
Boston.....	7,668,486	7,588,289	7,608,584	8,253,861
Philadelphia.....	6,274,892	7,024,320	6,991,557	7,422,663
St. Louis.....	3,119,170	3,390,162	3,513,441	3,660,000
Pittsburg.....	2,217,472	2,366,197	2,306,236	2,558,178
San Francisco.....	1,786,248	2,120,878	2,210,866	2,447,000
Kansas City.....	2,172,339	2,401,582	2,355,294	1,778,000
Montreal.....	1,670,241	1,908,601	2,163,707	2,598,576

Montreal now leads all United States cities in volume of Bank Clearings but five, and on the year has shown a larger percentage growth than any United States city.



WHY BUSINESS MEN FAIL

The statistics of business failures in 1912 will repay analysis and careful thought by our business men. Bradstreet's have just published a record of failures in Canada and the United States, and they reveal some excellent morals.



THE statistics of business failures published by the mercantile agencies will repay analysis by our business men. Bradstreet's have just published a record of failures in Canada and the United States during 1912, and they reveal some excellent morals.

The accumulated experience of many

years has been shown by Bradstreet's to demonstrate that the large majority of failures occur because of the deficiencies of the traders themselves, rather than because of the influence of happenings beyond their immediate control. Eight leading causes are grouped under the first heading, while only

three are credited as existing apart from the individuals themselves. These causes class as follows:

A.—Due to faults of those failing—

- Incompetence (irrespective of other causes).
- Inexperience (without other incompetence).
- Lack of capital.
- Unwise granting of credits.
- Speculation (outside regular business).
- Neglect of business (due to doubtful habits).
- Personal extravagance.
- Fraudulent disposition of property.

B.—Not due to faults of those failing—

- Specific conditions (disaster, etc.).
- Failure of others (of apparently solvent debtors).
- Competition.

Shortcomings of Those Who Failed

In 1912 80.3 per cent. of the number and 80 per cent. of the liabilities were

attributed to the shortcomings of those who failed, while 19.7 per cent. of the failures and 20 per cent. of the liabilities were consequent on causes beyond their control.

The similarity of the percentages in each case is one feature of the statistics which sets the year apart as one in which the individual himself was found to be the main source of the ill fortune attending to his business venture. In 1911 78.9 per cent. of the failures were charged to the individual, while 21.1 per cent. proceeded from the outside. In 1910 the proportions were 82 and 18 per cent., respectively; in 1909 they were 81 and 19 per cent., and in 1908 they were 77.5 and 22.5 per cent., respectively.

Failures of Two Years

The following statistics show the record of failures in Canada for the past two years. Considering the large number of companies in operation and their immense capitalization in the aggregate, the list is small:

Failures due to	Number		Assets		Liabilities	
	1912	1911	1912	1911	1912	1911
Incompetence.....	214	226	\$1,121,328	\$1,317,774	\$2,815,349	\$2,471,299
Inexperience.....	67	41	204,761	93,032	435,468	200,851
Lack of capital.....	660	691	2,784,605	2,930,854	5,660,668	6,249,820
Unwise credits.....	17	12	148,524	62,250	204,744	130,244
Failures of others....	12	16	77,967	117,125	311,333	188,023
Extravagance.....	11	12	29,460	308,000	65,510	417,900
Neglect.....	56	58	172,871	183,610	377,384	332,729
Competition.....	13	15	39,538	33,699	78,958	74,150
Specific conditions...	168	204	659,019	780,504	1,081,139	1,314,687
Speculation.....	6	13	23,800	123,600	53,600	406,486
Fraud.....	88	113	349,802	469,883	1,271,129	1,300,757
Total.....	1,312	1,401	\$5,611,675	\$6,420,331	\$12,355,282	\$13,086,946

Nineteen hundred and twelve was the most favorable in five years in Canada, both as regards failures and liabilities, and there the individual was charged with the responsibility for 85.3 per cent. of all failures.

Lack of capital is the Dominion's besetting business trouble, with 50.3 per cent. of all failures charged to it, as against 16.3 per cent. due to Incompetence, 6.7 per cent. resulting from

Fraud, 5.1 per cent. produced by Inexperience, and 4.3 per cent. attributed to Neglect, Specific Conditions, Fraud, Speculation. Extravagance and Competition were less in their effects than in 1911, while the other personal causes were more hurtful. Specific Conditions were credited with 12.8 per cent. of all failures, as against 14.6 per cent. in 1911.

As regards liabilities, Lack of Capital,

with 45.8 per cent. charged thereto, compares with 47.8 per cent. in 1911, and Specific Conditions were also less hurtful; but Incompetence, with 22.8 per cent. in 1912, as against 18.9 per

cent. in 1911, was more hurtful, as was Fraud, with 10.3 per cent. in 1912, as against 9.9 per cent. in 1911, and Inexperience, with 3.5 per cent. in 1912 and 1.5 per cent. in 1911.



EXPORTS TO CANADA FROM THE U.S. DOUBLED

Total imports from U.S. averages a million a day. Value of U.S. shipments to the Dominion for eight months aggregates the enormous sum of \$244,000,000.



EXPORTS from the United States to Canada are now averaging \$1,000,000 a day. Three years ago they averaged a half million dollars a day, and a dozen years ago they averaged a quarter of a million dollars a day. The August statement of exports, furnished by the Bureau of Foreign and Domestic Commerce, shows that the value of merchandise exported to Canada from the United States during the 244 days from January 1 to August 31, 1912, is practically \$244,000,000, or, to be more exact, \$243,721,771; in the corresponding eight months of 1909 the value of merchandise exported to Canada was \$120,428,582, or an average of a half-million dollars a day, the total value of exports to Canada having thus doubled in the three years in question. In the corresponding period of 1900 the value of our exports to that country was \$67,500,000, or an average of a little more than a quarter of a million dollars.

Articles that Show Increase

This large growth in the exports to Canada in recent years—an increase of practically 100 per cent. in three years—occurs chiefly in bituminous coal, autos and other carriages, manufactures

of iron and steel, lumber, corn and manufactured cotton.

Comparing the exports in the fiscal year 1912 with those of 1908, bituminous coal shows a growth of over \$10,000,000—from \$15,826,019 in 1909 to \$26,017,402 in 1912; lumber, or the class designated as boards, deals, joists, etc., from \$11,796,333, and corn from \$3,432,081 to \$6,568,671.

Of iron and steel manufactures, as a whole, the exports to Canada increased from \$31,454,764 in 1912; notable increases have occurred in steel rails, which advanced from \$745,835 to \$3,369,894; structural iron and steel from \$1,585,137 to \$5,150,353; electrical machinery from \$590,152 to \$1,869,761, and typewriters from \$353,237 to \$944,600.

Scientific instruments and apparatus, including electrical appliances, advanced from \$1,742,564 to \$3,700,937, and agricultural implements from \$2,313,556 to \$6,347,082. The chief growth under this head occurring in exports of plows, which increased from \$792,829 in 1909 to \$1,760,045 in 1912. Of automobiles, the growth in exports to Canada has been especially marked, their value, including parts, in 1912, \$9,953,247, against \$1,687,638.

Ten Minutes Interval

It Had Them All

"Oh, yes, we used to have all these little finishing touches in guests' rooms," said the assistant-manager of the "King Edward," Toronto; "such as manicure sets, combs, shoe polishers, talcum powder, antiseptic wash cloths in a paper bag, needle and thread, tooth paste, shoe horns, button hooks, etc.; that was when the hotel first opened." "And why did you take them all out?" "We didn't; the guests did."

✕

The Departed

"I suppose you carry a memento of some sort in that locket of yours?"

"Yes, it is a lock of my husband's hair."

"But your husband is still alive!"

"Yes, but his hair is gone."—*Canadian Courier.*

✕

It is not difficult to tell the truth; the difficulty is to get the truth believed.—*Sir Edward Grey.*

✕

A fond parent told us the other day that if he did keep a watch on his erring son the young reprobate would probably pawn it.—*The Tatler.*

✕

About the only difference between the poor and the rich is this—the poor suffer misery, the rich have to enjoy it.—*The Tatler.*

✕

"Did ye see as Jim got ten years' penal for stealing that 'oss?"

"Serve 'im right too. Why didn't 'e buy the 'oss and not pay for 'im like any other gentleman?"—*The Tatler.*

Bobby's Predicament

"Mister, come quick! Bobby's fallen into a snow-drift up to his ankles!"

"Well, why doesn't he step out?"

"'Cause he's in head first!"

✕

Pluck Wins

Pluck wins! It always wins! though days be slow

And nights be dark 'twixt days that come and go.

Still pluck will win; its average is sure; He gains the prize who will the most endure;

Who faces issues; he who never shirks; Who waits and watches, and who always works.—*From "Heart Throbs."*

✕

He that is rich need not live sparingly, and he that can live sparingly need not be rich.

✕

The latest meal is "brunch," something between breakfast and lunch. Note.—Some like it plain, others prefer a splash of soda.—*The Tatler.*

✕

We talk about some people making us tired, but usually no one bores a man more than himself.



Love is not getting, but giving, not a wild dream of pleasure and a madness of desire—Oh, no, love is not that—it is goodness and honor, and peace and pure living—yes, love is that, and the best thing in the world, and the thing that lives the longest.—*Henry Van Dyke.*



A Scene in Queen's Park, Toronto



A Scene in High Park, Toronto

Progress and Development

— OF CANADIAN —

TOWNS AND CITIES

==== (Alphabetically Arranged) =====

Reports from all parts of the Dominion indicate unbroken growth and prosperity, with the prospect for 1913 exceedingly bright. The extent of 1912's developments, with regard to both real estate and commerce, formed a new record for Canada, and evidenced a firm confidence in home and outside investors in the immediate future of the country. Plans for 1913 are being laid on a broad scale, which augurs immense progress and development all over the Dominion, from Halifax to Vancouver.

Arcola, Sask.

Arcola is on the C.P.R., 126 miles south-west of Brandon, in a splendid farming district.

The population is 1,200. Assessment \$931.00. Tax rate $23\frac{1}{2}$ mills. There are six elevators (capacity 172,000 bushels), flour mill, brick plant, and many other industries. There is an opening here for a steam laundry and other industries.

There were handled at Arcola last season, 491,000 bushels of grain, 300 cattle, 275 horses and 326 hogs.

The Board of Trade is liberal towards new industries. Write the Secretary, J. R. Donaldson, for what they will do to induce industries to locate here.

The President of the Board of Trade is J. W. Kennedy; Town Clerk, J. R. Donaldson, (who is also Secy.-Treas. of the town). W. M. Connor, Mayor, and T. C. Yeoward, Postmaster.

An electric power and light plant has been installed. Water is supplied from Moose Mountain by gravity system. There is a chemical fire engine and other fire-fighting equipment, in charge of H. R. Francis, Fire Chief. The Chief of Police is F. J. Owen.

There are public and high schools, town hall, court house, land titles office, opera house, two hotels, four miles of sidewalks, Government phones, local and rural; C.P.R. Telegraph, Dominion Express.

The banks and their managers are: Union, A. Lowe; Merchants', J. N. Kennedy.



Advertising is fast becoming a fine art. Its theme is human wants, and how they may be gratified. It interests, inspires, educates—sometimes amuses—informs and thereby uplifts and benefits, lubricating existence and helping the old world on its way.—Elbert Hubbard.

A Fine River

Railway Just Completed

Great Natural Resources

ATHABASCA LANDING (Lincoln Park)

Possesses all these and in a short time will become a Great City and

A GREAT CENTRE

A little investigation of the geographical position and other advantages of this town will convince you that now is the time to buy your lots.

Full particulars from

**Northwest Empire
Land Company, Ltd.**

Suite 1 to 10 Cadogan Block

CALGARY - ALBERTA

Athabasca Landing, Alta.

A water system is being installed here and a fine public school is being erected.

There is a demand for laborers, carpenters and painters at the present time.

There are openings for a hardware store, cafe and hotel. A flour mill and sawmill would also be welcomed.

The world's greatest deposits of asphalt are north of Athabasca Landing. The geologists of the Dominion Government estimate that there is enough asphalt to pave every street in all the cities of Canada.

There are also large oil deposits in the neighborhood, good results being obtained from borings at Fort McKay.

Natural gas will be furnished to the city this autumn. The franchise is owned by a Toronto firm. Other inducements for manufacturers are cheap gas, coal and wood, and abundant water power. Add to this an enormous distributing territory.

A cement plant is to be constructed here, also a brick plant; and a pulp and flour mill is promised for the near future.

The Great Pelican gas well, supplying about 300,000 cubic feet of natural gas per day, solves the lighting and heating problem of Athabasca Landing.

Two of the most important assets of any city are cheap fuel and cheap lumber. The large coal mine now in operation supplies high-grade bituminous coal, and the timber berths along the Athabasca River for some hundreds of miles supply cheap lumber to the builders.

Athabasca Landing is situated 100 miles north of Edmonton on the Athabasca River. From this point navigation extends through the Slave Lakes and Mackenzie River to the Arctic Ocean. Thirty-six hundred miles of navigable water now connects with steel at this point, and steamboats are coming to the Arctic Circle.

The Canadian Northern Railway have their rails already laid and the C.P.R. have located their right-of-way through this district from Wilkie. The C. N. R. is also building to the Landing from North Battleford. The company is to bridge Athabasca River within the city limits and put in a road traffic bridge.

Athabasca Landing—Continued.

A Government ferry crosses the river at all hours.

Bonds have been guaranteed by the Alberta Government for a road to Peace River Landing, to Fort McMurray, and east to Lac la Biche, which must be in operation within three years. A large force of men are already at work.

A Government telegraph line is also to be constructed to Fort McMurray this season.

The Northern Transportation Co. attend to the freight and passenger traffic by water.

Building is progressing rapidly, so rapidly in fact that the sawmills at the Landing cannot supply the demand for lumber. Over forty cars of lumber are at present on the way from outside points, consigned to the Crown Lumber Co.

There has been an enormous influx of settlers already this season, and they still come in a steady stream daily from all points of the compass.

Agriculturally the district is unsurpassed. Almost any kind of crop can be grown to greatest perfection. Wheat grown in this district has taken first prize at Edmonton, 1911; first prize at Chicago, 1893; first prize at Philadelphia, 1876, showing that the district was proven long ago.

A new immigration hall is to be erected here to accommodate the newcomers. The town is also to have a water and sewerage system this season.

The population is about 400. The Mayor is Jas. H. Wood; Sec.-Treas., C. E. Nancekivill; Board of Trade President, Jas. H. Wood; Sec., A. L. Sawle; Postmaster, Jas. Minns. Assessment \$388,000; tax rate 21 mills.

There are three banks located here: The Imperial, managed by A. L. Sawle; the Royal, managed by J. M. Howley, and the Canadian Bank of Commerce. Also good schools, a theatre, hotels, Government telegraph, and fire equipment.



Be not uneasy, discouraged, or out of humor because practice falls short of precept in some particulars. If you happen to be beaten return to the charge.—Marcus Aurelius.

ATHABASCA LANDING

A funnel through which percolates the whole trade between the wheat belt and the Arctic and the true Gateway of the North.

Agnes Deans Cameron, in The New North

These are reasons why you should invest in Athabasca Landing:

1. Cheap fuel.
2. Unlimited natural resources.
3. Thousands of miles of navigable waters.
4. Wonderful distributing territory.
5. Millions of acres of choice farm lands.
6. Is destined to become a great Railway centre.
7. The true and only Gateway of the North.

Every emigrant, every commodity for the entire North, must pay its toll to Athabasca Landing.

ALLENDALE

Is the property endorsed by the Board of Trade. Situated on the original city limits—level, high, and dry.

An investment here will interest the shrewd investor and make him money quickly. Prices will advance shortly.

OPPORTUNITY INVESTMENT CO. LIMITED

114 KING ST. WEST, TORONTO

Head Office, EDMONTON, ALTA.

Branches, VANCOUVER, B.C.; WINNIPEG,

MAN.; KAMLOOPS, B.C.

References: Royal Bank

Brandon, Man.

W. J. Smale, manager of Brandon's winter and summer fairs, is very much gratified with the success that attended Brandon's first dressed poultry show. The eight hundred odd birds exhibited came principally from the provinces of Manitoba and Saskatchewan.

The sale is reported of N. M. Waldo's property on the corner of Tenth Street and Van Horne Avenue to an Eastern purchaser named Albert H. Pye, for \$40,000. This deal included the land, buildings and stock-in-trade of Mr. Waldo.

Brandon is asking for a charter from the Manitoba Legislature to build no less than seven radial railways radiating from the "Wheat City." The lines which it is proposed shall be constructed are from Ninette through Wawanesa to Brandon; Souris to Brandon; Neepawa to Brandon, by way of Carberry; Minnedosa to Brandon; Rapid City, through Rivers to Brandon; Lenore in a southeasterly direction to Brandon, and Virden to Brandon. The applicants from Brandon for the charter were Mayor Fleming, Ald. G. B. Coleman, K.C.; J. B. Curran, Murdoch McKenzie and H. E. Henderson, city solicitor. It is proposed to hold the charter in trust for the city of Brandon and the adjoining municipalities, until it is disposed of to *bona fide* financiers who will build and operate it under conditions laid down by the vendors. The prime object of the bill is to prevent the hawking of electric railway charters by irresponsible persons. Properly administered, it was hoped that the proposed lines would not only increase the value of farm lands, but would encourage intensive cultivation by providing easy and cheap means of transportation for garden and dairy produce. The system is to be known as the "Brandon Radial Railway."

The Brandon Provincial Farm Products Market will open the first Saturday in April. Mr. Charles Pilling, the Market Superintendent, who has been interviewing the farmers for many miles around the city and addressing the councils of the various municipalities of the district, reports that both individual farmers and public bodies regard the project with enthusiasm and that the success of the market is assured from the start.

It is noted by the advocates of mixed farming and market gardening that although

Brandon continues to hold its unquestioned position as a hard-wheat centre, an increasing number of farmers through the district are turning their attention to stock raising, dairying and market gardening, and with marked success in almost every instance. It is also pointed out by those familiar with the development of the West that the prosperity of the outlying farming districts adjacent to the city, including some 7,000,000 acres now under crop, is likely to make itself felt in the near future in the form of a substantial industrial movement for the city itself, which is taken as the real explanation of recent heavy investments noted in Brandon property.

The banks and their managers are: Imperial, A. R. B. Hearn; Bank of Hamilton, M. W. Morton; Royal, C. K. Eville; British North America, A. MacCallum; Union, J. J. Millidge; Dominion, W. A. Peace; Northern Crown, E. S. Phillips; Montreal, J. W. G. Watson; Commerce, A. Maybee; Merchants', J. S. Willmott.

The Mayor of Brandon is J. W. Fleming; City Treasurer, Geo. F. Sykes; City Clerk, Harry Brown; City Engineer, E. A. Speakman; Pres. Board of Trade, A. E. McKenzie; Secretary, O. L. Harwood; Publicity Commissioner, Watson Griffin; President, J. W. G. Watson; Postmaster, Kenneth Campbell.

For Information on Real Estate
Values in Manitoba, write

RUPERT MAGEE

Real Estate, Loans and Insurance

924 Rosser Ave. Brandon, Manitoba

HOTELKEEPERS AND JOBBERS

In the Brandon district, are you sending your money east of the Great Lakes or are you buying the famous "Launora" and "Bland S" Cigars, made in Brandon, thereby keeping your money in circulation in the Brandon district where it belongs? "Launora" and "Bland S" Cigars are made by the

WALDRON CIGAR CO. - BRANDON

GEO. FORBES

Burchill Block - Brandon, Man.

Real Estate

Snaps in Farm Land and City Property

Phones: 956 and 1037

Calgary, Alta.

The Imperial Home Re-union Association, founded early in 1912, has provided for the passage of 284 people from Great Britain to join their friends already located in Calgary. The success attending the work of the Association is very marked, and the amount advanced by it for the above purposes up to the close of the year was \$11,195.85, of which more than one-half has already been repaid.

The Alberta Horsebreeders' Association has fixed the dates for the spring horse show for Calgary for April 8th to 11th inclusive. In addition to the usual excellent programme, it was decided to hold an auction sale of horses in connection with the show on April 10th, which is an important new feature.

Eighth Avenue is now one of the best lighted streets on the American Continent. The new luminous ornamental arc lamps are suspended from ornamental posts and diffuse a soft white light, filling the whole street with great brilliancy and making the ornamental lights on the theatre fronts, formerly centres of brilliancy, show yellowish in the more intense light of the new system.

The City Fire Department, already one of the most up-to-date in equipment on the continent, requires further appliances, owing to the rapid growth of the city, and the council are now asking for tenders for five new pieces of fire-fighting apparatus, all motor propelled, the probable cost of which has been provided for in a by-law for \$45,000, recently passed.

Application is about to be made from Calgary for the incorporation of the Western Canada Remount Breeding Association, with power to raise, import, buy and sell thoroughbred horses fitted for use in the army, R.N.W.M.P. and other military organizations, and to establish and maintain race tracks, etc., in Saskatchewan, Alberta and British Columbia.

The Massey-Harris Company will build a \$100,000 warehouse in Calgary.

Henderson's Directory census enumerators place the city's population at 71,000.

Labor of nearly all kinds has been very much in demand. In some cases teamsters were difficult to secure at \$60 per month and

Busy Man's Canada

contains more up
to date news of
the rapidly growing
towns and cities of
the Dominion than
any other
publication



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BUSY MAN'S
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79 Adelaide East
TORONTO

Calgary—Continued

board, while rush jobs have brought bricklayers 80 cents per hour.

One year ago a corner lot at Twelfth Avenue and First St. East was acquired by a syndicate for \$38,000. It has now passed into the possession of Hugh Walsh for \$60,000, netting the former owners \$22,000 for carrying it one year.

The Town Planning Commission has received recognition from the City Council to the extent of securing a by-law to be submitted to the people for a \$10,000 grant towards the preliminary work of the Commission.

Calgary's University, made possible by public-spirited citizens who contributed out of their own pockets the necessary funds, is affiliated with McGill College, Montreal, for degree conferring powers. Classes were inaugurated in October and the first term attendance promises to reach the 100 mark the promoters prophesied.

There are no kindergarten classes, the age of admission to the public classes, Grade I, being six years. The 5,643 scholars in attendance during the month of September were taught by 146 teachers—of whom 12 are in the Collegiate Institute with 291 pupils—a total increase of 25.5 per cent. over the attendance of September, 1911.

On the first of October the city of Calgary opened a civic abattoir with sanitary killing and cooling plant. One freezing room accommodates 3,000 carcasses and there are also the usual reduction works to dispose of the residue from the slaughter house into commercial products. This abattoir is to be operated in compliance with the regulations of the city Board of Health, under the supervision of an Inspector, in the interests of the citizens. Slaughtering elsewhere than in the public abattoir, or in the large meat packing establishments, is prohibited, and even farmers bringing meat for sale must have it bear the Health Office stamp. It is estimated that 16,625 lbs of beef alone are consumed in Calgary daily.

Calgary's building permits for the first nine months of 1912 were \$15,861,226, an increase of 46 per cent. over 1911, and giving this city easily third place among cities of the Dominion.

The new customs examining warehouse will have a frontage of 112 feet on First Street

East and 200 feet on Eleventh Avenue, and will consist of four stores and basement. Twenty feet is the height of the ground floor, the remaining three stories fifteen feet high. Local cut stone and pressed brick are to be used in the construction.

Building trade operations are especially active. Labor unions claim to have approximately 12,000, by far the most of whom are directly interested in building. A difference of opinion between stone cutters and stone masons as to whom belongs the right to certain classes of work, has existed all season and promises to continue despite all efforts to bring the disputants to an amicable understanding.

Senator Lougheed, the financial magnate behind the Sherman Grand Theatre, announces that he will erect forthwith an up-to-date vaudeville house, so that Calgary may be in the forefront in matters of entertainment. The Sherman Grand is in many respects the finest house of its size in the Dominion.

Two young ladies braved the incidents of a night out on the Land Office steps when in company with half-a-dozen men they lined up the evening before to be in readiness for filing on certain desirable locations in the oil district near Calgary. The ladies' places in the line were gallantly reserved for them while they reposed for a time in a big touring car which at the edge of the sidewalk served as a strategical base. Success rewarded the endeavor.

The banks and their managers are: Bank of Nova Scotia, Wm. Connacter; Molsons, F. Macbeth; Imperial, (2) A. L. Nunna and J. H. Wilson; Quebec Bank, W. H. Clarke; Traders, J. A. Walker; Royal, J. W. Cameron; British North America, G. F. Laing; Toronto, C. R. Latimer; Union, R. H. MacMicking; Dominion (2), R. K. Bearisto; Standard (2), G. C. Perkins; Northern Crown, B. P. Hutton; Montreal, W. H. Hogg; Commerce (4), E. M. Saunders, M. R. Compelin, E. M. Saunders; Merchants' (2), E. W. McMullen and W. S. Blagg.

The Mayor is Jno. W. Mitchell; City Clerk, J. M. Miller; City Treasurer, Thos. H. Burns; City Engineer, Jas. T. Child. The President of the Board of Trade is E. A. Dagg, and the Secretary, William H. Willson. Postmaster, Geo. C. King; Industrial Commissioner, Andrew Miller.

Chilliwack, B.C.

There are openings here for iron works (plenty of material close), pork-packing plant, pickle works, and a canning factory. Good hotels wanted at once. There is good demand for farm labor any time.

A high school costing \$40,000 will be built by the Chilliwack school board this year. An appropriation of \$24,000 has been made towards it by the provincial department of education with the understanding that a like amount is expended by the city for the school. An ideal site of three acres centrally located has been secured and an option taken for the purchase of it. The City Council in a few days will submit a by-law to the ratepayers to procure their sanction for the raising, by debenture loan, the sum of \$25,000. This amount, together with that appropriated by the government, will buy the site, and construct and fully equip the proposed building.

The new school will have four rooms and accommodation for about 150 pupils. With the present building, there is accommodation for less than half that number, and only two teachers can be employed. More than half the pupils in the valley desirous of attending

high school, have to be accommodated in outside schools. This illustrates how Chilliwack is growing.

This district is noted the world over for its famous fruit. There are two canning factories, two creameries, sash and door factories, lumber mills, etc.

There are Public and High Schools, City Hall, Court House, Opera House (can seat 800), three good hotels, ten miles macadam and gravel streets, six miles plank or concrete sidewalks, C.P.R. Telegraph, Chilliwack Telephone Co. (600 connections), local, rural and long distance.

Banks and their managers are: Bank of Vancouver, E. M. Anderson; Royal, F. B. Lyle; Montreal, E. Duthie; Commerce, K. V. Munro; Merchants', N. S. Mackenzie. This shows the financial aspect of the community.

The population is 2,000. Assessment, \$1,697,383; tax rate, 17½ mills. R. F. Waddington, Mayor; D. E. Carleton, Treasurer and Clerk; J. B. Croley, City Engineer; S. Mellard, Postmaster; H. J. Barber, President Board of Trade; D. E. Carleton, Secretary.



DON'T BE A HABIT MAN

DO you know what a habit man is? He is a man who does a thing to-day because he did the same thing yesterday. Repeating is easier than thinking—so Mr. Habit Man repeats.

His name is legion. We find him everywhere.

There he is now—that bookkeeper. He has been holding the same job for the last ten years. He has been putting the same figures in the same books all that time. His horizon ends at the top of the page. That is the reason the other fellow who is five years his junior and has been with the firm only two years, is now secretary at twice the bookkeeper's pay. The younger man thought. He grew. He found better ways of doing things. He became worth more to the firm and they paid him more. Just a simple commercial transaction, that's all.

A Habit Man is a machine. A machine, you know, does not improve with age. It usually wears out. So does the Habit Man.

Repetition is rust. Doing the same thing in the same way day after day wears a rut that finally penetrates down to the very depths of stagnation.

Cudgel that brain of yours or it will surely lapse into a life-time sleep.

Think! Dig! Make every day a day of improvement. No man is doomed save the Habit Man. And no chains of habit can bind tight enough to hold the man who would break them by red-blooded thinking effort.

Don't be a Habit Man.

—Everett R. Roeder, in the Business Philosopher.

Edmonton, Alta.

Fifty thousand dollars of Edmonton debentures bearing five per cent. have been sold by the Imperial Bank at 96 net, and the bank is requesting the privilege of selling the remainder of the million and a quarter issue at 96 net for five per cent. and a corresponding figure for the four and a half per cent. debentures.

The Imperial Bank has purchased a site 33 x 132 feet at the corner of Whyte Ave. and Main St., Edmonton South, upon which a three-storey brick bank building will be erected at a cost of about \$100,000. The site was purchased at \$1,640 a foot.

An announcement has been made that the Grand Trunk Pacific is to spend \$2,000,000 on car shops in the G.T.P. Car Shops District. Henderson & Clarry, an Edmonton firm, has recently acquired 87 lots in Kensington Subdivision, a subdivision situated in this car shop district.

The foundation of the Royal Alexandra Hotel, which is being erected at First and May Streets, has been completed. Six storeys will be erected in 1913, and four in 1914. The total cost of the building will be \$250,000.

■ The Board of Trade has recently urged the City Council to take steps looking to the

provision of a supply of natural gas for the city, it being regarded as a certainty that such supply is available within practicable piping distance, if not within the city itself. In the meantime plans are being matured, and arrangements made for the purchase of material required for the installation of a distribution system, work on which is to be commenced as soon as practicable, the nature of the gas, whether natural or artificial, and the source of supply, to be left for settlement after further investigation of the possibilities.

Mr. Andrew Laidlaw, of Spokane, and some of his associates interested in the Jasper Park Collieries, recently returned to Edmonton from an inspection of their property. Two hundred and twenty-seven men are employed on the property, and the Grand Trunk Pacific takes the entire output of coal for use on its locomotives. Additional equipment is being rapidly installed, and, on completion, 500 men will be employed and the output increased to 2,000 tons daily.

General Manager H. H. McLeod, of the Canadian Northern Railway, recently signed an agreement, in which the company is bound to the erection of the proposed terminal station and freight sheds on the south side before the 1st July, 1913. The station is to be erected on the Second Avenue South property, purchased by the C.N.R. last year in block 43.



A Portion of Jasper Avenue, Edmonton

Edmonton—Continued

The British Trusts, Ltd., has been organized in Edmonton, with a capital of \$500,000. E. W. Day, president of the company, states that he and his Eastern associates are arranging the purchase of 200,000 acres of prairie land in the Peace River district.

The Grand Trunk Pacific Railway passenger depot at the head of McDougall Avenue, which will be four blocks north of the site of the big hotel to be erected by that company, will be of handsome design, will provide six tracks, and is estimated to cost \$400,000.

The Canadian Pacific Railway is also actively pushing forward work on its Edmonton terminals, preparatory to the opening of traffic to the north side upon completion of the great high level bridge, work on which is being pushed with all possible energy.

The Municipal Census Commissioner has announced, as a result of the enumeration made on 1st June, that the population of Edmonton on that date was 53,383. This figure includes some 2,400 transients. In 1901 the population was 2,625, and in 1906 it was 11,173.

Low rate taxation, 13.7 mills; \$500,000 new wealth loan companies.

Municipally-owned industrial sites for lease with option of purchase.

Coal, ore, oil, natural gas, minerals in close proximity.

Over a hundred wholesale and commission houses in the city.

BUILDING GROWTH.

During 1912 Edmonton will lay 350,000 square yards of street paving at a cost of a

million and a quarter dollars. At the beginning of the new year Edmonton had 217,427 square yards of paved streets.

Seventeen banks and three police stations, two telephone sub-stations.

POPULATION.

1905.....	9,200	1909.....	23,000
1906.....	14,000	1910.....	25,000
1907.....	18,000	1911.....	28,000
1908.....	20,000	1912.....	40,000

ASSESSMENTS.

1912 (estimated).....	\$70,000,000
1911.....	46,494,740
1910.....	30,105,110
1909.....	25,584,990
1908.....	22,535,700
1907.....	21,985,700
1906.....	17,046,798
1905.....	6,620,985
1904.....	3,959,648
1903.....	3,208,100
1902.....	1,724,420
1901.....	1,244,731

FORECAST.

At the present rate of development and growth Edmonton will have a population of 100,000 in 1915 and an assessed valuation of \$130,000,000. Its street railway mileage will be 90 miles; paved streets and boulevards, 70 miles; 200 miles of sewers; 250 miles of water mains. Edmonton is growing faster than it can be polished, it is young and rough, but three years will witness a most remarkable development.

Why Western Towns Grow

From the Orillia News-Letter

What Orillia needs is publicity and some judicious advertising in the United States and England. Last week the citizens of Medicine Hat, Alberta, a town smaller than Orillia, raised \$50,000 for publicity and Calgary raised \$100,000 for the same purpose. No wonder the Western towns grow.

Fort William, Ont.

During the past year five new industries decided to locate at Fort William. These will employ 1,400 hands when fully equipped.

The capacity of Fort William's twelve terminal elevators, at present with a capacity of nearly 20,000,000 bushels, has been increased this year by nearly 43 per cent. and includes the following:

	Bushels
Additional unit to G.T.P. Ry. Elevator.....	2,500,000
Additional unit to C.P.R. Elevator D.....	2,000,000
New C.P.R. Cleaning Elevator...	1,000,000
Dom. Gov. Terminal Elevator....	3,000,000
Muirhead and Black Elevator....	30,000
A. E. Fenton Cleaning Elevator..	30,000
A total of.....	8,560,000

So that the total grain storage capacity of Fort William before the close of the year will have reached 28,560,000 bushels.

The Canadian Pacific Railway terminal facilities are being increased this year from 82 miles to 125 miles. The Grand Trunk Railway from 32 to 50 miles, the two combined making the total of 175 miles.

Improvements this year on Fort William's water front will total \$14,000,000. This includes dredging, additions to docks, elevators, freight sheds, etc.

Building Permits: 1911, 3,077,800; 1912, 4,211,285.

Population: 1907, 13,882; 1909, 18,003; 1911, 20,644; 1912 (estimated), 25,000.

Assessment: 1908, \$11,141,387; 1910, \$19,465,367; 1911, \$23,049,030; 1912, \$25,088,743.

Arrivals and departures of vessels:

	No.	Tonnage.
1909.....	2,040	3,960,000
1910.....	2,648	4,401,294
1911.....	3,028	5,514,810

Mayor Graham has secured a signed agreement with the Canada Steel and Foundries Co., whose head office is at Montreal. The company offers to erect a plant at a cost of not less than \$250,000 and employ not less than 250 men a day. The company is engaged in manufacturing railway materials,

such as frogs, switch crossing, switch equipment, diamonds, car and locomotive springs and track material of all description.

Messrs. Johnston and McLellan, who are to be the Fort William managers of the Maritime Nail Co., have been in the city for some time, but left a few days ago for their home in St. John. The latter mentioned will return to Fort William on March 1st and the former on April 1st, to take up permanent residence in the city.

The ending of the year 1912 showed an increase in every statistic by which the development and growth of a city is measured. Following is a comparative statement of those which have already been compiled:

BANK CLEARINGS.—The clearing house at Fort William has not, as yet, been established two years and we are unable to make a comparative report. The total clearings for the year amounted to \$40,503,080; for the month of December, 1912, \$4,172,455; for the same month in 1911, \$2,719,989; increase December, 1912, over 1911, \$1,452,466.

BUILDING PERMITS.—For the year 1912, \$4,211,285; for 1911, \$3,077,860; increase 1912 over 1911, \$1,133,425.

ASSESSMENT.—The assessment for 1913 will be based on the figures which have been compiled by the Assessment Commissioner, \$39,053,984; as compared with 1912, \$23,328,613. An increase of \$15,725,371.

POPULATION.—January 1st, 1913, 25,000 (approximately); January 1st, 1912, 20,644. Increase (approximately), 4,356.

POST OFFICE RETURNS.—Stamp sales, 9 months, April 1st to December 31st, 1912, \$35,537; 9 months, April 1st to December 31st, 1911, \$29,364. Increase, \$6,173.

MONEY ORDERS.—Fort William stands 7th of the cities of the Dominion for money orders issued: 9 months, April 1st to December 31st, 1912, number, 26,409; amount, \$708,167. Corresponding period, 1911, number, 21,554; amount, \$568,706. Increase, number, 4,855; amount, \$121,461.

W. A. MATHESON

Barrister, Solicitor, etc.

504 Victoria St. - Fort William 29

Fort William—Continued

Customs collections for year ending Dec. 31st, 1912, \$1,915,858; for 1911, \$1,620,112. Increase, \$295,746.

Terminal elevator capacity, January 1st, 1912, 18,291,000 bush.; January 1st, 1913, 22,851,000 bush.; an increase of 4,560,000 bush.; additional now under construction, 4,550,000 bush. Total, 9,110,000 bush.

Canadian Pacific Railway Fort William Payroll: 1912 (approximately), \$3,150,000; 1911 (approximately), \$2,148,000; an increase of \$1,000,000.

Ex-Alderman Dr. W. H. Hamilton, of this city, interviewed in Montreal recently, stated that plans had been completed for the erection of a million-dollar hotel immediately alongside the Union Depot.

The Canadian Car and Foundry Co. are erecting a plant 1,600 feet in length by 250 feet in width.

The contract for the construction of a dock on water frontage for the plant of the Canada Car and Foundry Co. has been let to the Thunder Bay Construction Company.

The list of firms establishing manufacturing plants in this city this year are: The Canadian Car and Foundry Co., Ltd. The Fort William Starch Works, Ltd. The Mc-

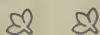
Kellar Bedding Co., Ltd. The Great West Wire Fence Co., Ltd. The National Tube Co., Ltd. The Superior Brick and Tile Co., Ltd. The Mt. McKay Pressed Brick Co., Ltd. The Maritime Nail Co., Ltd. The Canadian Steel Foundries, Ltd.

The ten banks here and their managers are: The Bank of Montreal, Wm. Stevenson; The Imperial Bank of Canada, Malcolm Cochrane; The Canadian Bank of Commerce, A. A. Wilson; The Bank of Ottawa, W. R. Berford; The Bank of Hamilton, W. W. McGillivray; The Merchants' Bank of Canada, F. W. Bell; The Union Bank of Canada, J. W. Ryan; The Bank of Nova Scotia, L. G. Irons (acting); The Royal Bank of Canada, F. G. Depew; The Royal Bank of Canada (Westfort Branch), W. H. Scott; The Dominion Bank, W. G. McFarlane; Ray, Street & Co., R. H. Neeland; Ray, Street & Co. (McTavish St. Branch), A. P. Freed.

The Mayor is Geo. A. Graham; City Clerk, Alex. McNaughton; City Treasurer, Wm. Phillips; City Engineer, R. H. Knight; President Board of Trade, A. A. Wilson; Secretary, John W. Quinn (Acting); Industrial Commissioner, R. J. Burdett; Postmaster, Wm. Armstrong; Fire Chief, A. D. Cameron; Chief of Police, W. J. Dodds.

**LIFE**

As we grow in years we get more or less batted about by the elements in which we move—we lose things along the way, swindlers swindle us, mean men say mean things about us, friends we loved or liked die or move to California, and we get tired of entertainments that used to entertain. Thoughts of these abuses and losses crowd in to push out our old-time inward delights. Surely this is a bad world for the man looking for a nice, easy last half of life. He won't get it. No man ever yet did get it, so far as we have any authentic evidence. No man can feed on the past any more than you can keep your horse on the oats he ate last year. And no man can live on the future any more than he can get table board in an art gallery. The future is for inspiration, the past for guidance. The present is the real life; and it must be filled with just as fresh and just as useful work at seventy as it was at twenty.



Don't marvel at luck or attribute anyone's success to luck. Reason it out logically and you will find a cause—rather than luck. Even the baby's fall can be accounted for by someone's carelessness or infantile awkwardness.—Orville Allen.

Fredericton, N. B.

The past year saw marked development in Fredericton, New Brunswick's thriving capital.

Construction was commenced and vigorously pushed during the year on the St. John Valley and the Fredericton and Grand Lake Railways. Despite unfavorable weather conditions, reports received by the engineers in charge of construction are very encouraging and no further delays are anticipated. An expenditure of about \$12,000,000 is entailed in the construction of the Valley line, which will serve to open up a magnificent agricultural district. About \$3,000,000 is being spent in the building of the Fredericton and Grand Lake Valley Railway, which is being constructed with the primary object of developing the coal areas at Grand Lake and affording Fredericton cheaper power. The early spring will see the commencement of the construction of the branch of the Grand Trunk Pacific Railway from Napudogan to Fredericton and also a branch of the Fredericton and Grand Lake Railway from Lower St. Mary's to Marysville.

Fredericton is now served by the Canadian Pacific and Intercolonial Railways and on the completion of her present development will have five large systems and will be in a position to handle the increasing freight and passenger traffic.

During the year two big larrigan factories and tanneries were erected here. The factory of the Palmer-McLellan Shoepack Co. is already in active operation and that of the John Palmer Co., Ltd., will shortly be running to full capacity.

Fraser, Ltd., have acquired the Scott Lumber Mills and lands as well as those of the Oromocto Lumber Co. and have been granted a fixed valuation by the City Council of Fredericton. They will operate on an extensive scale the Victoria mill here, the largest in the province.

The Canadian Cottons, Ltd., are completing the installation of new machinery and other improvements at their local mill at a cost of over \$100,000. About 100 additional hands will be employed.

The Pardington Pulp & Paper Co., Ltd., recently acquired the Gibson lumber lands

and plan the erection here during the year of an immense pulp and paper plant.

The Provincial Government has decided to call for tenders for an addition to the Provincial Normal School Building here. The approximate cost is \$35,000.

The Royal Bank of Canada is making improvements to its local branch to the extent of \$20,000, which will make the building one of the most commodious banks in the Eastern provinces.

The Bank of Commerce opened a branch here in November and is steadily increasing its business.

The Dominion Government is constructing a new concrete wharf costing \$24,000.

A new railway station for the Intercolonial Railway, costing \$30,000, was completed during the year.

The Dominion Government established the Experimental Farm for New Brunswick at Fredericton and plan an expenditure of \$100,000.

The Dominion Government is calling for tenders for a new post office building. Approximate cost \$200,000.

**Free Site, Free Water
and Exemption from Taxation will
be granted to sterling bona-
fide manufacturers at**

FREDERICTON New Brunswick

A combination of advantages unexcelled in any town or city in Canada. New Brunswick has awakened, and by reason of the development now being carried on and the greater works projected, Fredericton will doubtless share to a very large extent in the prosperity of the province.

Write for Illustrated Booklet.

Publicity Commissioner
P.O. Box 367
Fredericton, New Brunswick

Fredericton—Continued

The Minister of Militia and Defence is considering the erection of a new armory in Fredericton to cost \$150,000.

During the year dredging was performed in the St. John River at Fredericton to the extent of \$50,000.

About twenty-five handsome residences were erected during the year and three new streets were opened up.

Over 2,000 additional men were employed during the year on railroad construction and in factories in Fredericton and the immediate vicinity of the city.

The City Council of Fredericton is prepared to grant a free site, free water and exemption from taxes to sterling, *bona-fide* industries. With the cheap power available, Fredericton anticipates continued expansion during 1913.

Water power development that will undoubtedly have considerable significance on the industrial advancement of New Brunswick is projected on the St. John River by noted capitalists.

Notwithstanding the fact that the St. John, with the single exception of the St. Lawrence River, is the greatest water power on the Atlantic seaboard, the opportunities for development have in the past been permitted to remain dormant. Probably the most potent reason for this condition lies in the fact that there are important lumbering, fishing and other interests on the river, which, it was feared, might be injured. However sufficient provision has been made for the protection of these interests and the way has been made easy for the companies to proceed with their development.

At Grand Falls, the mightiest cataract east of Niagara, there is a possible development of 80,000 potential horse power, while below the Falls some of the largest tributaries of the St. John have their confluence with that river. These include the Salmon, Aroostook, Meduxnakeag, Tobique, Shocomoc and Pokiok, and while there are no large falls on the river below Grand Falls, the descent of the river would admit of fully three dams being constructed with a height varying from 15 to 20 feet, each of which would have a potential horse power of from 20,000 to 25,000. In all there would be available about 150,000 horse power at and below the Grand Falls. This power would be continuous.

The largest of these powers to be developed at once is that at Grand Falls, where the Grand Falls Co., Ltd., recently formed from among contending companies, plan to operate one of the largest pulp and paper plants in the Dominion. The power capable of being developed, however, will greatly exceed the requirements of the pulp and paper mill and the surplus power will be available for the stimulation of industries at Fredericton and points along the river. As the company will have a large quantity of wood, which could more profitably be cut into sawn lumber, it is learned on reliable authority that they will operate a large saw mill. An expenditure of \$8,000,000 is entailed in the whole project. Sir William Van Horne is the president of the Grand Falls Co., Ltd., and equally distinguished gentlemen are backing him.

Another water power to be developed is that at Meductic Falls, so called, about forty miles above Fredericton, where the St. John River Hydro-Electric Co. will secure their power. Surveys have been made and tentative plans formed. Mr. Henry Holgate, C.E., an eminent Canadian hydraulic engineer, has visited the scene of the proposed dam site and has been much impressed with the possibilities for development. About 10,000 horse power will be developed and it is the intention of the company to market the power along the Valley of the St. John River, particularly in the cities of Fredericton and St. John.

The Eel River Light, Heat & Power Co. also hope to supply Fredericton with cheap power. The water power of this company is situated on the Eel River, a branch of the St. John, and comprises seven large lakes and what is called the "dead water." By damming two of these lakes, the company has secured at the greatest possible drought 125 cubic feet of water per second. There is a possible head of 70 feet, 4 miles below Benton, at the Falls, so called. There are four other powers on the Eel River, one of which would have a 50-foot head.



*In this word it is not what we take up
But what we give up that makes us
rich.*

—Henry Ward Beecher.

Macleod, Alta.

The sale of the 112 acres adjoining Macleod, upon which the town power plant stands, took place recently. The lands were school lands, and the sale was ordered to facilitate some degree of permanency for the town's possessions. An upset price of \$175 an acre was placed on the land by Mr. Frank Waddington, of Lethbridge, who acted for the Dominion Government. No opposition was made to the town getting the property, the Government having made it a stipulation of the sale that a buyer other than the town would have to pay the corporation full value for the improvements thereon. The town now has a fine asset in this site.

Brokers have been kept busy securing options on good inside properties for clients at widely scattered points such as Toronto, Montreal, Calgary, Winnipeg and Vancouver. An influential factor in this situation, so it is stated, is the entrance of the C.N.R. branch line from Macleod to Pincher Creek, work on which is already well under way; while in addition the contracts for the C.N.R. branch line from Macleod to Calgary are now being negotiated. Real estate men are anticipating a season of marked activity both in inside lots and farm property.

The inrush of new settlers into the Macleod district during the present season is proving in excess of all early calculations and is acting as a powerful stimulus to general business.

Rapid progress is in evidence in track-laying of the Canadian Northern now approaching Macleod from the north, the establishment of the railway's divisional headquarters at this point being now assured for the near future.

The Western Canada Gas, Light & Power Company is laying its great pipe line from Bow Island along the railway's right of way and will pass directly through Macleod, thus assuring an unlimited supply of gas for manufacturing and domestic purposes.

By-laws for the amounts to carry on the filtration plant, which is already under construction; also the sewerage disposal plant, these plans having all been submitted to the Provincial Government, and approved by them

are now ready for construction. The former building will be 75 x 140 feet and will be built of cement and brick, while the disposal plant building will cover a large area of ground, built also of cement and brick, and when completed will comprise all the very latest modes of dealing with water and sewage, and will be, like the town of Macleod, up-to-date in every way.

There are signs of a real estate boom in Macleod, where prices have received an impetus through the announcement of great railroad activity in the neighborhood. Altogether about 400 men are now engaged on the C.N.R. lines constructing railways from Calgary to Macleod, and from Macleod to Pincher Creek. Coupled with this is the announcement that a Grand Trunk survey party at Barons is heading towards Macleod.

This is the centre of a fine agricultural country, where the famous "Alberta Red" fall wheat grows to perfection, and other cereals do equally as well. The town has municipal-owned electric light and power plant; power being supplied day and night at cost. Natural gas will be brought in by September 1 next; there is an unlimited supply and it will be furnished at cost to new industries locating here.

Present industries include flour mills, saw mills, a creamery and a steam laundry. There are three hotels, a shorthand and typewriting college, and a new general hospital contemplated. An up-to-date fire equipment is in charge of J. S. Lambert, fire chief. The Chief of Police is S. O. Lawson.

The assessment figures tell a story of great development. In 1911 the assessment was \$1,936,806.00. In 1912 it was \$3,949,970, an increase of over 100%.

Customs duties collected: April, 1911, \$1,378; April, 1912, \$3,730.

The population is 2,500; assessment, \$3,949,970. Government telephone system, C.P.R. telegraph, and Dominion express.

Liberal inducements are offered to new industries. The Industrial Commissioner will gladly welcome inquiries and give full particulars on any subject.

The Mayor is E. H. Stedman; Industrial Commissioner and Secretary of Board of Trade, John Richardson; City Clerk, G. Foster Brown; City Engineer, G. H. Altham; Postmaster, M. McKay.

Montreal, Que.

1912 closed in Montreal real estate with a comparatively good market, considering the time of the year and general financial conditions. Money, the great factor in speculation of any kind, has been scarce as usual at this time of the year, and this has of necessity restricted the number of new sales going through. In spite of this, a very nice volume of business has been transacted these last few weeks.

Inside properties of the more expensive commercial type have not figured to any great extent during the last month; at least, not those properties which mount up into the millions. But there has been quite an active market for the \$200,000 to \$300,000 commercial properties. Many such sales have gone through recently, helping to swell the sum total of Montreal real estate figures for the year 1912.

Registrations of big sales have not been infrequent during the last six weeks; but these in most cases represent sales put through some months before; and actual sales of huge properties have in many cases

been deferred till money becomes more free.

The house scarcity and the extension of the commercial district are two factors which make for a continuous good market, especially as regards "inside" properties. The dwelling scarcity is too well-known a fact to need comment, any more than to say that the situation in this respect is not any better, but seems even worse. The prices paid for houses to-day compared with a year ago show a difference in some cases of nearly one hundred per cent. So great is the demand for homes in the better class residential localities that prices have enormously increased during the past few months.

Commercialization of former residential districts is also largely responsible for the continued high price of property. The turning of former low-rental residences into high-rental stores and offices has naturally had its effect upon property values; and has also still further reduced the number of houses available.

Subdivisions sold from the property are, and probably will be till more clement weather comes, rather dead. Those sold from the map, on the other hand, show no

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is the one Canadian Lager equal and superior to any imported beer. It is mild, healthful and delicious—a splendid tonic and mildest of stimulants. Order a case to-day from your Dealer.

THE LIGHT BEER IN THE LIGHT BOTTLE

Montreal—Continued

cessation of activity. The bigger realty houses, which have a big selling organization and carry on much of their business by correspondence, report excellent business; in which the sales of the closing days of the old year have helped not a little.

Vacant homesite property is in good demand, and the higher class the property the greater the demand. During the last three weeks alone Montreal Agencies, Limited, have sold over \$500,000 of lots on the upper level, Sherbrooke Street. This shows how great the demand is for high-class lots. These lots ranged in price from \$9,000 to \$22,000 apiece.

A small sale of St. James Street property took place this week. The site occupied by Alexander's Café was sold to Mr. J. W. McConnell for \$411,000. This is about \$57 a foot. Three years ago Mr. R. J. Tooke paid only \$238,000 for the property.

That real estate syndicates have had a prosperous year is shown by the dividends many of them have declared. One of the most recently organized companies, the Union Land Corporation of Montreal, has declared a six per cent. dividend on its stock.

According to a statement issued by the building inspector, Montreal building operations in 1912 show a decided lead on all other cities in the Dominion. The total amount expended to date exceeds \$26,000,000, while for the entire twelve months of 1911, the expenditure was \$13,000,000. The permits issued for October were 329, with a value of \$2,754,783. In the year to date, 3,314 permits have been issued.

The revenue from customs duties for the month of October, 1912, was the biggest in the history of the port of Montreal. The month of August last year held the record up to now, but August's record has been bettered by some \$3,000. The relative figures for October of this year and those of 1911 are: 1912, \$2,348,993.79; 1911, \$1,689,682.89, showing an increase over last year's figures of \$659,310.90.

With the advent of the Delaware & Hudson and also the Grand Trunk shops and yards to cover 400 acres, for which the foundations are already in, this promises to be one of the industrial parts of the city. A

large amount of American capital is already interested.

Land sales of late are reported by W. H. Chenery, of the Canadian Land Co., on Cote de Noire Road, in the parish of Longueuil, to the amount of \$240,000. The same firm have lately purchased over \$140,000 worth of property in the same division.

Within a small radius in Montreal six ten-storey buildings are being erected in the business section.

Interior shippers should bear in mind that Montreal is the largest market in Canada for flour, grain, hay, seeds, provisions, butter, cheese, eggs and general country produce.

The elevator and warehouse capacities of Montreal are very large, and storage rates reasonable, whilst the facilities for handling grain, seeds, provisions, etc., are unexcelled.

Montreal also possesses the finest cold storage warehouses on the chemical refrigerating principle to be found on this continent. It is also the headquarters of the largest refrigerating and ice-making machinery establishments to be found on the Western hemisphere.

Considerable publicity has been given to a statement that Montreal will lose its grain trade to Buffalo unless much is done to improve the grain-handling facilities of the port. Montreal has not the slightest intention of permitting the grain trade of the port to be lost for want of enterprise on its part. The time has long since passed when there was any danger from inertia. Both commercial and financial circles express the utmost confidence that the Harbor Commissioners, as at present constituted, will not only be able to deal with the situation, but will actually do so.

At present the grain storage capacity of the port is as follows:

	Bushels.
Harbor Commissioners' Elevator	
No. 1.....	1,000,000
Harbor Commissioners' Elevator	
No. 2.....	2,600,000
Grand Trunk Railway Elevator	
"B".....	1,050,000
Montreal Warehousing Com-	
pany's Elevator "C".....	600,000
Montreal Warehousing Com-	
pany's Elevator "A".....	500,000
Total.....	5,750,000

Montreal—Continued

The Canadian Pacific Railway formerly had a capacity of about 1,000,000 bushels in its elevators there, but these have been demolished during the past few years. The Harbor Commissioners' Elevator No. 2, although not fully completed, is now receiving grain.

Mayor, L. A. Lavallee; President Board Trade, Robert W. Reford; Secretary, Geo. Hadrill; City Clerk, Hon. L. O. David; Asst. City Clerk, Rene Bauset; Treasurer, Charles Arnolde; Postmaster, Hon. L. O. Taillon; City Engineer, Geo. Ianin.

Board of Commissioners, L. A. Lavallee, J. Ainey, L. P. Lachapelle, M.D.; L. N. Dupuis, F. S. Wanklyn, C.E.

Fire Chief, J. Tremblay; Chief of Police O. Campeau.



*Do the work that's nearest,
Though it's dull at times,
Helping, when we meet them
Lame dogs over stiles.
See in every hedge-row
Marks of angels' feet,
Epics in every pebble
Underneath our feet.*

—Charles Kingsley.



*Give me the money that has been
spent in war, and I will clothe every
man, woman and child in an attire of
which kings and queens would be
proud. I will build a schoolhouse in
every valley over the whole earth. I
will crown every hillside with a place
of worship consecrated to the gospel
of peace.—Charles Sumner.*

"SANDY MACDONALD" SCOTCH WHISKY

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BUT WE CAN'T!**

**We could make it cheaper—
BUT WE WON'T!**

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The business man of to-day requires live information, precise, condensed, virile, wealth-producing facts that will make his life's work easier and more profitable.

The concentrated essence of business facts and figures, of money-making ideas, of modern methods of success, is found in "Busy Man's Canada."

Moose Jaw, Sask.

The new 500 kilowatt turbine unit at the Moose Jaw power house has been put into commission, and it is stated that when the new boilers are connected up and everything in full running order, that the city will have one of the best equipped power houses on the prairies.

Water from the Caron springs has been turned into the city mains from the reservoir in Rosedale, and the pressure so far has been found very satisfactory.

Plans are stated to be in preparation for the incorporation of some of the southwestern subdivisions on the Moose Jaw city limits into a separate town. The owners of some of this property are applying to the Lieutenant-Governor-in-Council for the right to incorporate, and are also asking the Canadian Pacific Railway to supply them with yards, a station and other facilities. The plans for the new town are being drawn by E. B. Merrill, the civil engineer and landscape gardener.

The City Council have heartily approved of the proposition recently made by J. Friedman and J. G. Boyd to obtain a charter for a Moose Jaw to Regina electric railway. The promoters agree that should the city limits at a future date be extended and embrace any portion of the inter-urban line, they will sell that portion to the Moose Jaw Electric Railway for the price it would cost to construct it at the date the sale is effected.

The building and construction programme of 1913, for Moose Jaw, continues to expand daily, the plans of the railways being especially notable. The three transcontinental trunk lines are now bending every energy in the race for supremacy in the Moose Jaw district for the control of both passenger and freight traffic, and the announcement of further new lines into the city may be expected at any time. The C.P.R. programme alone will involve the expenditure of about one million dollars in and around Moose Jaw, the betterments including shops, yards and depot, besides miles of new trackage. Something like twenty new depots are also to be erected along the Outlook branch.

Meanwhile the matter of suburban transportation in the Moose Jaw district is not being neglected, and promoters are said to be well supplied with funds for the carrying out of extensive programmes. The new Regina

and Moose Jaw electric line, it is understood, will now be rushed to early completion, and will offer a single fare of 75 cents, with special excursion rates. Moose Jaw wholesale houses especially are looking forward to material benefits from the prospective expansion of their trade territory, and leading wholesalers are already laying plans for an aggressive campaign in competition with Saskatoon and other distributing centres for the control of important markets in this section of the West.

When asked regarding the development of the Fall market in Moose Jaw realty, well-informed dealers call attention to the steady expansion of the city in building and industrial lines, and the substantial nature of the season's turnover. By October 15, twelve carloads of machinery, practically the entire plant of the new automobile factory, arrived here from Indiana. The new creamery company is just starting excavation work for the foundations of its plant on Eighth Avenue, which, when completed, will be one of the best equipped of its kind in the West. Within the next few days a definite announcement is expected of the plans of the Moose Jaw Oddfellows' Building Association, regarding their new site and proposed \$75,000 lodge hall. The contract for the new industrial hall called for completion of building by November 15.

That Moose Jaw wholesale houses will benefit materially from the opening of the Outlook bridge for trunk-line traffic with Edmonton and St. Paul, is the expectation of careful observers of marketing conditions in Saskatchewan. There are a number of Moose Jaw wholesalers who have been laying plans for many weeks for competing with Saskatoon for the control of a good-sized slice of that city's trade territory, especially the Goose Lake country which, up to this time, has been served by the belt line from Saskatoon. The grain movement from the Outlook district into Moose Jaw is expected to be very heavy from this time forward, with wheat now being shipped from as far as Macklin, 266 miles distant; while a valuable trade with Kerrobert is also likely to be developed, so it is stated.

Among its industries are: Cement block plant, lumber yards, meat-packing plants, many wholesale houses, nine banks, two daily newspapers.

Moose Jaw, Sask.—*Continued*

The rural municipality of Moose Jaw is taking full advantage of the taxing power conferred on it by the Rural Municipalities Act, and, as a result, expect to collect from the owners of sub-divisions about \$25,000.

There are five elevators (capacity 293,000 bushels), at which were handled 418,000 bushels of grain; flour mill (capacity 2,000 barrels daily); oatmeal mill (capacity 300 barrels daily); extensive stock yards, at which were handled 2,050 horses, 2,000 cattle 600 sheep and 300 hogs last season; electric light and power; street railway; industrial spurs for manufacturing and wholesale purposes; is the customs port of entry; office of the Dominion Land Department; is headquarters of C.P.R. lines in Saskatchewan; Dominion express.

Opportunities: Hotel, soap works, tannery, creamery, wholesale houses in all lines of business.

The total assessment in 1910 was \$13,548,-402. This had increased by 1911 to \$27,-770,453, an advance of over 100 per cent.

The population in 1901 was 1,558; in 1906, 6,250; and the returns of a census just com-

pleted by the Board of Trade and the City Council shows the population to-day to be 20,623 people.

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H. G. COLEMAN,

Secretary Board of Trade,

MOOSE JAW, SASKATCHEWAN

Ottawa, Ont.

Although the charter of the Ottawa and St. Lawrence Electric Railway has been lying idle for over a year, it is said to be likely that the project will go ahead much more quickly now, as a new company has been formed and negotiations are practically completed whereby it will take over the charter and pay to the old company \$500,000 in stock for it. Ottawa will be the central point of the new line, and from there it will reach the St. Lawrence at Morrisburg, going east along the river bank to the Ontario-Quebec border line, where it will connect with the Montreal Street Railway.

The proposed merger between the Ottawa Light, Heat and Power Company and the Ottawa Electric Company has been declared off. The franchise of the latter runs out in ten years, and this was one of the big stumbling blocks. Ottawa Power is a holding company for the Ottawa Gas Company and the Ottawa Electric.

The Board of Trade at Ottawa believes in publicity first, last and always. A committee of local merchants suggested the abolition of the department, and asked the co-operation of the Board of Trade, with the result that a resolution strongly supporting the retention of the department was passed.

Ottawa offers a great many advantages for the locating of industries. Two of the main ones that may be mentioned are cheap power and advantageous freight rates.

The civic authorities are not losing sight of what cheap power means to this city, and towards encouraging firms from England, the States and other parts of Canada to locate here. Their plans for the future contemplate acquiring power rights so that they will be available not only for purely local purposes, but also to sell at reduced rates to any manufacturers that may care to locate here.

Two other features that serve to brighten up the capital, and which should appeal to manufacturers are that it is one of the best lighted cities on the continent, and that no city provides power and labor on more favorable conditions.

Ottawa at present offers opportunities for the establishment of industries of various kinds, particularly, perhaps, for the making of any of the following lines: Automobiles, boxes, bags, biscuits, barrels, bottles, clothing, cigars, confections, cereal foods, elevator and mill building machinery and materials, furniture, flour, gloves, oatmeal, paper, paperwares, pottery, roller mill products, rubber and felt goods, shirts and collars, shoes, steel, castings, tiles, textiles, woodenwares.

Ottawa is still the largest individual manufacturer of lumber in the world. The district output for 1911 will approximately be 359,000,000 feet board measure, with a monetary valuation of over \$10,000,000. The city has 176 industries, employing 16,500 people, and a conservative estimate of the output of these industries is \$38,000,000. The three payrolls—Industrial, Governmental, and Railroads—combined, distributed \$14,930,000 last year.

As bank clearances and customs statistics are a fair indication of the amount of business going on in any city, the following figures dealing with conditions in 1910 and 1911 are of interest:

Bank clearances, 1910.....	\$195,752,033.18
Bank clearances, 1911.....	211,767,153.64
Customs, 1910.....	1,258,788.31
Customs, 1911.....	1,632,777.64
Building permits, 1910.....	3,022,650.00
Building permits, 1911.....	3,425,775.00
Public improvements, 1910..	756,000.00
Public improvements, 1911..	812,000.00
Gross assessment, 1910.....	86,529,000.00
Gross assessment, 1911.....	105,833,800.00
Increase in valuations, 1911.	19,304,800.00

Arthur LeB. Weeks

ARCHITECT

Canada Life Building

Ottawa

You can't go back. The path to the past has been blotted out. Face the future with eternal faith and optimism—with an earnest desire to do and be—and you will be sure to win.

Port Arthur, Ont.

Work is proceeding steadily for the erection of the Ontario & Western Car Co. This company, organized by Mr. F. B. McCurdy, the well-known broker, for the manufacture of freight cars, passenger coaches, etc., was granted, by the city, 154 acres of land, situated on the lake shore, and with the two main transcontinental roads, the Canadian Northern and the Canadian Pacific, on the property. The city also granted the company substantial concessions on taxes and guaranteed the bonds of the company to the extent of \$666,666.66. They expect to employ about 1,000 men.

The building of such a plant carries with it a demand for an enormous number of workmen's houses and creates the opening for builders, carpenters and, practically, all lines of work.

By-laws were passed on September 16th which authorized the expenditure of close on to \$1,000,000 for improvements—covering an extension to the street car line and \$500,000 of this was voted for the building of a new pumping station and the enlarging of the waterworks plant, so as to take care of a population of 100,000 people.

The population in 1901 was 3,148; in 1912, 15,000. The assessment for 1906 was \$5,023,889.00; for 1911, \$17,769,000.00.

The population is 15,000; assessment is \$18,000,000.

There are 35 miles of street railway connecting Port Arthur with Fort William (2½ miles away), owned and operated by the city.

Electric light is furnished by the City at an average cost of 10 cents per lamp per month.

Water is supplied by the City. Domestic rate averages \$15.00 per year. The municipal-owned telephone system has 3,500 subscribers.

As a health resort, Port Arthur is unique. The climate is most delightful, seldom more than 6 inches of snow in winter, with only an occasional really cold day. Summer days are just pleasantly warm, and evenings refreshingly cool. Maximum sunshine and minimum rain. The city rises in a series of plateaus from Thunder Bay, making it an ideal place of residence.

The banks and their managers are: Bank of Nova Scotia, A. Mooney; Molsons, J. A. Little; Imperial, H. C. Houston; Montreal, W. H. Nelson; Commerce, A. W. Roberts; Hamilton, G. V. Pierce.

Col. S. W. Ray is Mayor; W. J. Gurney, City Treasurer; T. F. Milne, City Clerk; President Board of Trade, F. S. Wiley; Industrial Commissioner, N. G. Neill.



Salesmanship is merely making the customer think as you think about the goods you are trying to sell.



*Anyone can carry his burden, however heavy, till nightfall;
Anyone can do his work, however hard, for one day;
Anyone can love sweetly, patiently, lovingly, purely, till the sun goes down.
And this is all that life ever really means.*

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15 Large Sample Rooms

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Port Mann, B.C.

Col. A. D. Davidson, land agent for the Canadian Northern Railway, stated in an address before the Port Mann Board of Trade that Port Mann will be the only shipping terminal of the road on the Pacific coast.

Grain elevators will be erected capable of handling the output and will be completed by the time the road is in running order. He urged the Board to pay particular attention to colonizing the farming country back of Port Mann, a recent trip having convinced him that this is one of the best agricultural districts in Canada. Reverting to the grain situation, he pointed out that had it not been for climatic conditions, last year's crop could not have been handled before this year's was ready for transportation. In order to meet these demands, provision would be made at Port Mann to handle grain on an enormous scale, as the crop increases from ten to fifteen per cent. yearly.

Following the meeting, the party made selection of a site for the depot, and inspected the location of the car shops and roundhouses on Sections 3 and 10, in all about four hundred acres.

At a meeting of residents, property owners and tradesmen of Port Mann, held in the Port Mann Hotel, was organized the Port Mann Board of Trade, twenty-two joining the organization at its initial meeting.

Lord P. Manley was elected president, Chas. F. Miller vice-president, and Chas. A. McCallum secretary-treasurer. The executive committee selected consists of Messrs. T. B. Hooper, Luding Pillath, D. A. M. Rae, N. R. Dingman and J. Hunter.

Harry J. Page PORT MANN SPECIALIST

Will on application send you FREE of cost descriptive circulars, maps, plans, and a lot of reliable information about the coming Railway and Industrial CITY OF PORT MANN

The Pacific Coast Terminus of the Canadian Northern Railway, where Trans-Continental Rails and Ocean Boats meet.

HARRY J. PAGE

109 Bank of Ottawa Bldg., Vancouver, B.C.

After the officers were elected and the meeting organized, a number of important business matters were brought up for discussion.

The most important was the early installation of an electric light system and the immediate means for fire protection.

Men have been put in the field by the Vancouver Power Company with the view of getting a pole line into Port Mann for the transmission of power to this city.

Mr. Purvis, of the B.C. Electric Company, says that steps are being taken on a survey for an interurban line into city.

Port Mann is the Pacific terminus of the Canadian Northern Railway and is situated on the south side of the Fraser River, in one of the richest horticultural districts of the West.

It is now definitely stated that the Carnegie Steel Company of Pittsburg will establish a smelter at Port Mann. These steel works will be on a huge scale and will represent at the outset an investment of about two million dollars. The International Milling Company has secured a site for terminal elevators and flour mill, to cost approximately a million dollars. Negotiations are also under way with an English concern for the establishment of a large dry dock and shipbuilding yards.



Red Deer, Alta.

Real estate is turning over steadily, and there is an absence of any "boom" conditions. Some investors from Calgary and from the Coast have recently purchased inside property and a Calgary capitalist has taken an option on one of the choicest business sites in town.

The banks indicate the strong financial position of this district. They are, with their managers: Commerce, W. L. Gibson; Imperial, J. G. Gillispie; Merchants', F. M. Hacking; Northern Crown, J. H. Menzies.

There is urgent need here for a foundry, pressed brick works, cement works, pulp mill and concerns using leather. J. R. Davison, Secretary Board of Trade, will gladly tell inquirers what the town will do for newcomers.

Regina, Sask.

In the year just closed Regina experienced a period of wonderful growth and expansion along all lines. Industrial, commercial and financial returns for the year indicate decidedly healthy conditions and substantial increases over previous years.

The progress made along industrial lines is particularly noticeable, some twenty-seven new factories and wholesale houses having definitely located here during the year. In addition to these, many new retail houses were established and a large number of financial institutions opened provincial offices.

The records, usually considered as a barometer of the times, tell a convincing story of advances. As near as possible at this date the figures are, as compared with the previous year:

Building permits, 1912, \$8,047,309; 1911, \$5,089,070. Bank clearings, 1912, \$115,727,648; 1911, 73,032,088. Customs returns, 1912, \$1,088,008; 1911, \$790,435. Post office business, 1912, \$2,422,084; 1911, 1,610,761.

The prospects for 1913 are bright and indications are that the rates of increase established this year will be exceeded. Architects already have an unusual amount of work in hand. Projected buildings total well over ten million dollars. The largest individual items in this total are the Grand Trunk Pacific Hotel and the large internal storage elevator. The plans of the Grand Trunk Hotel are for a very attractive nine-storey building, to cost one million dollars.

The elevator mentioned is to have a capacity of a million bushels, with a full equipment for drying and cleaning grain. This will greatly improve grain marketing conditions and will further establish Regina in its position as a grain centre.

Several large buildings were started late this fall and others are proposed for the early spring. Probably the most notable of these is the ten-storey office building, for which footings are now in, on the corner of Scarth Street and Twelfth Avenue. This is the first building of such a height to be erected in the province of Saskatchewan.

While no civic census has been taken, it is generally accepted that the present popu-

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¶ A city of large commercial buildings, big warehouses, beautiful homes, splendid parks, paved streets, and supplied with an abundance of pure spring water, situated in the heart of the finest dry farming district in the world.

¶ Owing to the rapid development of the surrounding country and the splendid prospects for the future of the city, there are splendid openings for wholesalers and manufacturers.

¶ For the investment of capital in real estate this city can compare most favorably with any city in the West. We offer some splendid investments in business sites, residential and suburban property. We will gladly send maps, pamphlets and particulars to those interested. Correspondence solicited.

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Regina—Continued

lation is well over the 40,000 mark. When this figure is considered against the population in 1906, of 6,200, one realizes the rapidity of growth in this city.

The real estate market throughout the entire year has been decidedly satisfactory. The early spring was notable for the large number of transactions and for a material advance in the prices of residential property. Since that time dealing has been free and active with a good demand for property that will come into development in the near future. Values have been steady with a healthy upward trend.

The map has been materially extended during the past year by the addition of a number of new subdivisions.

It is always hard to read the future, but when one looks at the broad acres of Saskatchewan, which from their very productiveness insure that people will come from the ends of the earth to till them, it is not hard to conceive of a rapidly increasing rural population whose requirements must be catered to from an ever-growing centre. The confidence of local people and outside investors in Regina's future is, therefore, well

founded and as long as no inflation of values is evident, investments are absolutely safe.

Real estate has not taken its expected slump since the disastrous cyclone. Not a lot in the city is offered for sale at a dollar less than it would have brought before the disaster. Not a family is known to have announced its intention of leaving the city, nor has one left. Instead workmen and others are piling in from all sides. Arriving trains bring with them as many as thirty, who have been carried in baggage cars.

The greatest problem of the civic authorities is the rebuilding of the city as fast as possible. Money will be no object. Thousands of carpenters, plasterers, plumbers and other workmen have been brought in from outside.

"In my opinion, Regina one year from today will be bigger than ever." This statement was made by Mr. William McBain, land purchasing agent for the C.N.R., on his return from a six months' trip through the West.

"No one who has known the pioneers who built up the West and the conditions they mastered will predict the death of Regina as the result of one disaster. The Western spirit is there and will show.

HOW DO YOU MAKE YOUR LIVING?

This is not impertinence—merely by way of leading up to a point.

The point is that a large number of very intelligent, active and enterprising people make their living by selling magazine subscriptions.

Some people are doing a great deal better than making a living in this line of work—making money, in fact. Still others could greatly improve their circumstances if they would give up their present employment and take up subscription work. A card will bring you full particulars.

BUSY MAN'S CANADA

79 Adelaide Street East

- -

Toronto

Regina—Continued

The latest estimate is a population of over 40,000 people.

The railway facilities are unexcelled in Western Canada. There are five lines of the Canadian Pacific Railway, two lines of the Canadian Northern, and one line of the Grand Trunk Pacific. Two additional lines of the Grand Trunk Pacific will be in operation shortly and three other lines are projected.

The Canadian Northern will have an additional line west in operation within a year's time. The Canadian Pacific contemplate

building an additional line south from Regina.

There are 12 wholesale threshing machine warehouses, 20 agricultural machinery warehouses, groceries, hardware, hides and tallow, oil, fruit, stationery, builders' supplies, manufacturers' agents, and others.

There are openings for a biscuit factory, a motor car factory, lithographic printing works, etc.

The principal city officials are: Mayor, P. McAra; City Clerk, A. W. Poole; City Treasurer, A. W. Goldie; Commissioner, A. J. McPherson; City Engineer, A. W. Thornton; President Board of Trade, W. P. Wells; Postmaster, J. Nicoll.

WHEAT IS MONEY

Money warrants business.
Business creates values.
Regina values will increase
while West grows.
West will grow for 20 years.
Buy in the West.
We'll tell you where.
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REGINA



*If you are truly in love with your job,
every member of the force should be—and
chances are will be—in love with you.—
Orville Allen.*

**AFFINITIES**

*When I am "blue"
I find the sky,
Is just as blue as I,
And in that blue
Of sky and me,
There seems a fine affinity:
Sky's blue is sunlight shining through,
And mine's the same thing trying to.
—Ray Clarke Rose.*

SASKATCHEWAN FARMS

Now is the time to select yours. I have
some fine sections close to good towns.
Improved land \$20 acre up. Prairie land \$13
acre up. In any quantity, on easy payments.

A. B. WADDELL

108 Simpkins Block - Regina, Sask., Canada

REGINA LOTS

adjoining Grand Trunk and Canadian Northern Railway yards, both to be served by street cars in 1913, may interest you if you desire a good investment. Information for a postal.

Hotchkiss & Kennedy

Western Trust Building
REGINA, SASKATCHEWAN

Saskatoon, Sask.

The second annual meeting of the Saskatoon Clearing House Association was held recently. The total clearings for 1912 amounted to \$115,946,481.70, as against \$63,557,144.49 for 1911, or an increase of \$1,000,000 per week. The increase of clearings for 1912 over 1911 was 82.42 per cent.

The election of officers for the ensuing year resulted as follows: Chairman, Mr. G. A. C. Weir, Bank of British North America; vice-chairman, Mr. T. K. McCallum, Royal Bank of Canada; Committee, Messrs. E. S. Martin, Bank of Montreal; W. P. Kirkpatrick, Canadian Bank of Commerce; and S. S. Sterns, Bank of Nova Scotia.

The following is from an article by Mr. Wood, an editorial writer in the *Toronto Globe*:

Here is a city that has sprung up at the touch of Western magic. At almost every corner may be seen the man who bought for \$300, sold for \$50,000, and lived happy ever afterwards. Eight years ago it was a shack town of about one hundred people, and now it is a prosperous city of over 13,000, boasting that it has no old inhabitants to stand in the way of modern advancement. This is an immunity regarded with special satisfaction, as it insures expansion and achievement. Where would Saskatoon be if it were tied up to and by citizens and politicians like—? But it would be invidious to mention names. They will occur to every experienced reader. The city is growing in wealth, in population, and in necessities, and it rises to and above every occasion.

Saskatoon has an original and thoroughly practical method of encouraging the location of industries. Her wealthy men are so

numerous that they were regarded as moving targets for all the industries seeking local capital, subsidies, sites, and other encouragements. The City Council, too, was beset by continuous applications, which it had no time to investigate. To meet the situation it was decided to incorporate the Industrial League, Limited, under the laws of Saskatchewan, and the scheme was carried out in real Saskatoon style. The million dollars capital required was secured in four and a half days, all the ten thousand shares of \$100 each being taken up. Five per cent. of the par value was required with each application. The company has 650 shareholders, who select twenty-five directors, and these in turn choose seven managers. The company is more eager for development than dividends, and will make investments with a view to encouraging the locating of industries. A thoroughly competent man will be appointed to investigate every enterprise proposing to locate in Saskatoon and seeking support in the form of local investments. Such as are regarded as likely to succeed will be encouraged by the investment of a reasonable amount from the company's funds. The Industrial League, Limited, will thus become an investing company.



*Then, welcome each rebuff
That turns earth's smoothness rough,
Each sting that bids nor sit nor
stand but go!
Be our joy three parts pain!
Strive, and hold cheap the strain;
Learn, nor account the pang; dare,
never grudge the throe!*

—Robert Browning.

The West Shows the East

(From the *St. Thomas Journal*)

CA small Alberta town spends thousands of dollars on an advertising scheme, while a rich and prosperous county in Ontario is afraid to spend a few hundreds. And yet people wonder that Western towns go ahead quickly!

Sault Ste. Marie, Ont.

The annual meeting of the Lake Superior Corporation was held recently at Camden, N.J. Mr. T. J. Drummond presided, and reviewed the progress of the corporation for the year ended June 30, 1912. He said that the earnings from the operations of subsidiary companies for the year amounted to \$1,579,000, an increase of more than 30 per cent. on 1911; the balance, after providing for bond interest, amounted to \$1,148,000. Under these conditions the directors had declared the full 5 per cent. interest on the income bonds against 2½ per cent. paid for the last two years. The construction of the Algoma Central Railroad had been completed up to the main line of the Canadian Pacific, the extension to the Canadian Northern would be completed within a few months and that to the Grand Trunk Pacific by this time next year. The prospects of the railway were good. The extension of the Algoma Eastern Railway was being pushed, and business on the part of the line now being operated showed a satisfactory increase. The commencement of the operations of the mills of the Lake Superior Paper Company would materially increase the earnings of the subsidiary companies of the Corporation. The most important development of the year had been the successful flotation of the Algoma Steel Corporation, which took over the plant, properties and business of the Algoma Steel Company, the Lake Superior Power Company and other subsidiaries. As the result of this consolidation the \$5,000.00 of short-term notes of the corporation had been redeemed and the corporation's finances has been put on a sound permanent basis. New blooming and rail mills had been installed, and the output of the steel plant materially increased; but despite this, it was difficult to meet the existing Canadian demand for steel products, and further extensions were necessary. The President reminded the shareholders of the great potential values of the mines and lands

owned by the subsidiary companies, pointing out that the corporation owned equities in 3,000,000 acres, mostly covered by high-grade pulpwood, whence revenues were being obtained, and that valuable iron ore deposits had been located thereon. The earnings of the past two months of the present fiscal year had proved most satisfactory; the orders for steel products ensured the operation of the plants their full capacity.

The Lake Superior Paper Company, which purchased the pulp mill of the Lake Superior Corporation some two years ago, has now completed their new mills, with a capacity of 225 tons of paper per day. This plant is financed by British capital that was interested by President H. E. Talbott and is without question the most modern and best equipped news print mill in America. The plant employs a large number of high-priced men and is of enormous benefit to the city.

The present population, as shown by the Directory census just taken, is 18,422; Sault Ste. Marie, 14,355; Steelton, 4,067.

There is one point to be noted in writing up statistics of the population of Sault Ste. Marie and that is the unfortunate division of the town into Sault Ste. Marie proper and the suburb called Steelton. This leads to a great many contradictory statements as to the city's growth from time to time. Steelton and Sault Ste. Marie are practically one city, the only division being an imaginary line similar to the lines dividing wards in a city, consequently the population of the city of Sault Ste. Marie should always include the population of the town of Steelton.

W. H. Munroe is Mayor; C. W. McCrea, Treasurer; C. J. Pim, City Clerk.

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Toronto, Ont.

Total building permits for the year 1912 amounted to \$27,401,761. This is an increase of \$3,027,222, or over 12 per cent. The following is the record for the past four years: 1912, \$27,401,761; 1911, \$24,374,539; 1910, 21,127,783; 1909, \$18,139,247.

There were erected during the year 10,217 new buildings, as compared with 9,869 in 1911. The number of permits granted in 1912 was 7,173, as against 7,296 in 1911. December permits showed a slight increase over those of the corresponding month last year. The respective totals for December, 1912 and 1911, are \$1,936,685 and \$1,791,032, the difference in favor of last month being \$145,653. In December permits were issued for 454 buildings, as against 505 last year.

Within the last two weeks three important transactions in down-town property have either been concluded or are understood to be well under way. A block on the east side of Yonge Street, with a frontage of 167 feet, sold to English investors for \$417,500, or \$2,500 a foot. It is also understood that the sale of McConkey's Restaurant, on the south side of King Street, just west of the Canadian Bank of Commerce head office, is under negotiation, and that a short option has been taken on the property. The Bank of Commerce is mentioned as the purchaser, but no authoritative statement has been made. The supposition is based on the fact that the bank is in need of additional office space. Negotiations are also under way for the sale of 7-9 King Street East. Robins, Limited, are acting for the purchasers, but the deal has not yet advanced far enough to give particulars. The property is owned

by the Imperial Bank, and was purchased three years ago at \$140,000.

Winter dullness has not yet overtaken to any great extent the ordinary run of business in realty. Building lots are in good demand. The *Post* was told this week by a realty broker who makes a specialty of factory and warehouse sites, that from the year's demand for, and transactions in property of this class of buildings it is evident that Toronto, in 1912, made great strides in her industrial development. The demand came not only from new companies establishing here, but also from the established companies that found their space inadequate. The passing by overwhelming majorities on the first instant of by-laws authorizing the expenditure on municipal works of over thirteen million dollars is an evidence not only of the general feeling of prosperity that obtains, but also of a general progressiveness. These expenditures include \$2,500,000 for the Bloor Street viaduct, which will be an improvement that will very much help the extension of the city north-eastwards and provide a through thoroughfare in the northern portion of the city. The change, in time, should tend to make Bloor Street a business thoroughfare.

The revised assessment figures place the assessment at \$423,535,623, which is an increase of very nearly eighty million dollars—almost twice as large as any increase previously recorded.

The Toronto realty market for inside properties is fairly active, houses for rent and for sale being in great demand. One firm states that they have now a hundred applications for houses to rent that they cannot possibly fill. The inducements offered by build-

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NATIONAL SECURITIES CORPORATION, LIMITED

Confederation Life Building, Toronto, Ont.

Toronto—Continued

ers in the way of easy terms have left very few houses available for renting by newcomers or those who are not sufficiently settled to buy a house. One broker expressed the opinion that Toronto was becoming more of a house-renting community than formerly. This may be the case, but the number of new citizens we are getting is greater than ever before, and no doubt a large part of the demand for renting comes from them.

The investment demand for Toronto properties is reported to be not very strong, the tight money market, no doubt, curtailing this kind of buying.

The sale of the Janes Building, at the north-east corner of Yonge and King Streets, the most valuable corner in Toronto, by the Dominion Bank for \$1,250,000, which was made public at the close of last week, reveals the rapid appreciation made in the price of Toronto downtown properties in the last few years. Robins Limited, who negotiated the deal, offered the same property three years ago to two English gentlemen at \$480,000. They refused to buy, and missed an opportunity to make nearly three-quarters of a million dollars in three years by the use of less than half a million, that is, considering that the total sale price had been paid, and not taking into account net revenue.

Toronto's new union station will be located on Front street, between Bay and York streets. It is expected to be one of the finest on the continent. It will have a frontage of 800 feet, and a depth, including trackage, of 530 feet, giving a total area of 424,000 square feet, or between nine and ten acres. There will be ten through passenger tracks, six

passenger platforms, and six baggage platforms. There will be accommodation in the yards for 300 cars, or nearly double the present capacity, while the baggage accommodation will be 74,000 square feet, or five times the present facilities.

The estimated cost of the new station building is \$2,500,000; the cost of alterations to existing buildings, \$50,000; and the cost of excavation, track ballasting, filling, concrete-paving, steel work, etc., \$7,450,000; or a total estimated cost, including grade separation and viaducts, of \$10,000,000.

In connection with the widespread purchase of farming lands within a radius of ten or twelve miles of the heart of Toronto, it is stated that most of these properties have been secured by British capitalists.

"The whole market is now on a substantial footing. City house and central property is adjusting itself to a sound basis of value. The late opening of the season will run the summer activity right over into the busy fall period.

"It looks like a buyers' market."

The population has increased from 199,043 in 1901 to 374,672 in 1911, according to the assessors' figures, which are supposed to be conservative.

This represents a growth of 88 per cent. in the population in one decade, or a doubling of the population in about twelve years. At the same rate the population in 1921 will be 704,382, or 750,000 in 1922.

The Mayor is H. C. Hocken; City Clerk, W. A. Littlejohn; Chief Clerk, James W. Somers; City Treasurer, R. T. Coady; City Engineer, ; Medical Health Officer, Chas. J. Hastings, M.D.

President Board of Trade, G. T. Somers; Secretary, F. G. Morley.

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Vancouver, B.C.

With railway construction likely to be more active than ever next spring, and the Dominion Government's plans for the harbor known, prospects are for general business activity during the coming year.

Although no definite plans have as yet been announced for the improvement of the harbor, it is expected that these will be on a very extensive scale, seeing the obvious importance the United States railways attach to making Vancouver one of their points of contact with the Pacific after the opening of the Panama Canal. With the Pacific Great Eastern station on the north shore of the inlet, there is every reason to think that the harbor improvements will take in both sides of the inlet. The Balfour-Guthrie-Great Northern triple, concrete-pile docks are being rapidly completed, and the C.P.R. is liable to start work on its new docks at any time. The excavation of the new station for the latter is about completed; the central part of its new hotel is already begun, and skeleton of the big new Birks building is practically finished. The plans for the new university, costing \$10,000,000, at Point Grey, are now published, the \$4,000 prize (and the work) being won by Messrs. Sharpe and Thompson, two architects who have also got the new Vancouver Club well under way. The plans for the university are magnificent, and British Columbia will be possessed of probably one of the finest sites and university buildings in the world when they are completed.

The two largest shipping companies in the world, the British India and Royal Mail, have both announced their intention of inaugurating a trans-pacific service on the opening of the Panama Canal, and that Vancouver will be their port of call.

According to the plans and report presented to the Burrard Peninsular Joint Sewerage Committee, an expenditure of \$1,000,000 a year will be required for the next five years for the plans of the sewerage system of Greater Vancouver. Considerable sums will be required annually thereafter until 1950, when the whole peninsula will have a complete system. It is estimated that the population of the city will then be at least 1,400,000, according to Mr. Lea, the Montreal expert.

By paying \$5,575 per front foot for the

northeast corner of Hastings and Granville Streets, the Royal Bank of Canada has established a new record price for Vancouver city property. Mr. Harvey Haddon, of London, was the vendor of the property, which he has held for the last twenty years, it is said. The property, which has a frontage of 130 feet on Hastings Street and 120 feet on Granville, is opposite the Post Office and Bank of Commerce. It is probably the most valuable business site in the city from the point of view of a bank or office building. It is the intention of the bank to erect a modern office building, at least ten storeys high, to cost approximately \$500,000. The present lessees are in possession until May, 1914, but as they are Messrs. Henry Birks & Co., who have a ten-storey building being rushed to completion on the corner of Granville and Georgia Streets, the building may be begun before the completion of the lease. It is interesting to note that the record price for business property before this deal was put through was \$5,200 a front foot, paid by Messrs. Birks & Co. for their new property.

This deal emphasizes what has been pointed out in these columns before. Hastings Street is becoming more and more a purely financial street, being lined with banks and office buildings, with patches of stores. The latter will probably move up to Georgia Street when the viaduct over False Creek, running east and west, is completed. Pender Street, which parallels Hastings, is gradually assuming the aspect of a purely office-building street, in which there are no stores. Recently the new Dominion Trust and North-West Trust buildings have been completed.

The Canadian Pacific Railway Co. have taken out the largest building permit ever issued in the city of Vancouver for their new station, to cost \$1,000,000. The structure will be as nearly fire-proof as science can make it. Steel, concrete, brick, stone and terra cotta will be used throughout. The company has also cancelled its present permit for \$800,000 for the hotel so as to allow of enlarged plans.

A 15-storey office block, to cost in the neighborhood of \$750,000, will be erected by a syndicate, on the corner of Hastings and Richards Streets. The plans were drawn and the permit issued some time ago before the building limitation of eight storeys was put in force.

Vancouver—Continued

A staff writer of the Toronto *World* recently wrote to his paper as follows: It will be six years in October next since I was here before and I would scarcely believe my eyes when I saw how Vancouver had grown—four times as large as at that time.

It would pay Toronto to send the whole bunch of the council, controllers and aldermen, to see how this city is being run. They don't wait for the population to go out, before they build streets and sewers. Miles of streets in all directions are being paved, and sewers and electric light going in at the same time. One small municipality of 11,000 acres in extent, that is, equal to eleven of our mile and a quarter square blocks of land in York County, has spent \$2,500,000 on the streets alone, to say nothing of sewers and electric light, and are going to spend another \$1,500,000 this coming year. Not only the council but the business men—yes, and the citizens also—have got "big eyes" and are building for the future, and building so as to give all or as many as possible of the necessary comforts of life to their rapidly increasing citizens, as fast as they spread outside the limits.

There are eighteen chartered banks in Vancouver, having, besides their local head offices, 36 branch offices scattered throughout the city. The following is a complete list, with names of managers: Bank of Nova Scotia, H. D. Burns; Granville St. branch, H. Rogers; Eastern Townships Bank, W. H. Hargrave; Kitsilano branch, P. Gomery; Molsons, J. H. Campbell; Main St., A. W. Jarvis (Agent); British North America, W. Godfrey; Quebec Bank, G. S. F. Robitaille; Imperial Bank, A. Jukes; Fairview, —; Hastings and Abbott, A. R. Green; Main St., W. A. Wright; Bank of Hamilton, E. Buchanan; E. Vancouver, H. L. Paynter; N. Vancouver, C. G. Heaven; S. Vancouver, F. N. Hirst; Bank of Vancouver, F. Dallas; Broadway West, O. Moon; Cedar Cottage, E. G. Sutherland; Pender St., C. Reid; Granville St., A. H. Hawkes; Traders, A. R. Heiter; Royal, F. T. Walker; Bridge St., G. Bowser; Cordova St., H. F. Montgomery; East End, S. G. Jardine; Fairview, F. C. Birks; Granville St. Centre, R. F. Howden; Hillcrest, A. A. Steeves; Mt. Pleasant, P. L. Bengay; Park Drive, R. Jardine; Robson St., G. H. Stevens; Toronto, F. A. Brodie; Hastings and Carroll Sts., E. J. H. Vanston; Union, T. McCaffrey; Cordova St., J. Ander-

son; Main St., C. C. Dickson; Mt. Pleasant, W. G. Scott; Vancouver South, R. J. Hopper; Ottawa, Chas. G. Pennock; Dominion, W. F. Gwyn (Acting); Granville St., —; Northern Crown, J. P. Roberts; Granville St., E. Stuart George; Mount Pleasant, D. McGowen, Montreal, C. Sweeny; Main St., S. L. Smith (Sub-Agent); Commerce, Wm. Murray; East, C. W. Durrant; Fairview, J. C. E. Chadwick; Mt. Pleasant, J. G. Mullen; Park Drive, M. Nicholson; Merchants', G. S. Harrison; Hastings St., F. Pike.

The rapid and substantial rise of Vancouver is shown in the following statistics of Bank Clearances:

1901.....	\$ 47,000,000
1902.....	54,000,000
1903.....	66,000,000
1904.....	74,000,000
1905.....	88,000,000
1906.....	132,000,000
1907.....	191,000,000
1908.....	183,000,000
1909.....	287,000,000
1910.....	445,000,000

For the first nine months of 1911 the total was \$389,809,930, an increase of more than seventy millions over the corresponding period of 1910.

The electric supply is operated by the B.C. Electric Railway Co., and also by the Western Canada Power Co. Prices for both lighting and power vary according to quality. The gas works are owned by the B.C. Electric Railway Company. The whole city is supplied with a complete sewerage system, and the fire department, with its eleven halls, 123 men and latest motor equipment, is under the direction of Fire Chief J. H. Carlisle. The Chief of Police is W. H. Chamberlain.

The official census return gives Vancouver a population of 101,000. Population, 1909, 78,000; 1910, 93,700; 1911, 133,000. A moderate computation of the present population of Vancouver with its immediate suburbs would be 145,000. Assessments, 1910, \$106,454,265; 1911, \$136,623,045. Tax rate, 2 per cent. nett on realty, improvements are free.

The chief City Officials are: Mayor, Jas. Findlay; City Treasurer, John Johnstone; City Clerk, Wm. McQueen; Controller, C. F. Baldwin; City Engineer, F. L. Fellows; President Board of Trade, A. B. Erskine; Secretary, W. Skene; Postmaster, R. G. McPherson.

Victoria, B.C.

The Victoria Real Estate Exchange, following the example of Winnipeg and other Eastern cities, has formed a committee to establish a branch of the Imperial Home Re-Union Association. This organization will exist solely for the purpose of making loans to assist local working men to bring their wives and families from their native land, to join them in the city.

The Merchants' Bank of Canada, who occupy a handsome building on the corner of Yates and Douglas Streets, have purchased the adjoining McCallum block, owing to their present bank quarters having become wholly inadequate. This is the third bank in Victoria to extend its business quarters in the last month.

The British Columbia Government announce that the C.P.R. and C.N.R. will have a joint depot on the old Indian Reserve in Victoria, but separate yards for freight traffic.

The B.C. Permanent Loan Company have awarded a contract for a ten-storey structure on Johnson and Douglas Streets, to cost \$200,000.

Victoria's building permits for November were \$788,505, as against \$616,625 in Novem-

ber last year. The total for the eleven months is \$7,334,315, as against \$3,783,965 for the same period in 1911.

The assessment of Victoria for the current year is \$88,610,620, being \$71,635,710 on land, and \$16,974,910 on improvements. Last year the figures were \$60,007,985, being \$46,516,205 on land and \$13,491,720 on improvements. Victoria does not tax improvements, but continues to assess them to increase the city's borrowing power.

The highest building in Victoria, B.C., will be erected this year for R. D. Rorison, of Vancouver. The building, which will be twelve stories high and have a frontage of one hundred feet, will be erected opposite the legislature buildings, looking out towards the harbor, to be constructed of concrete and terra cotta.

The following are the banks, with names of their managers: Bank of Nova Scotia, W. H. Silver; Eastern Townships Bank, R. W. H. King; Imperial, J. S. Gibb; Bank of Vancouver, W. H. Gossip; Government St., Lim. Bang; Royal, J. A. Taylor; British North America, D. Doig; Union, A. E. Christie; Dominion, C. E. Thomas; Northern Crown, G. Booth; Montreal, A. J. C. North; H. R. Beaven; Merchants', R. F. Taylor.

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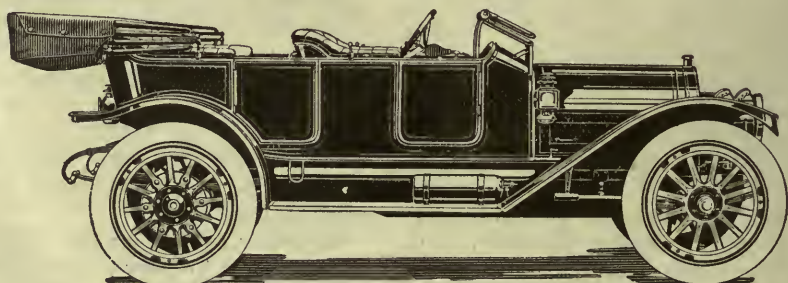
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T-35, 5 Passenger Touring, 30 H.P. 116 in. Wheel Base	\$1,725
T-55, 5 or 7 Passenger, 50 H.P., 126 in. Wheel Base	\$2,350

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Toronto, Can.

Weyburn, Sask.

Under a decision handed down by the Board of Railway Commissioners, shippers in Weyburn can now obtain through rates on both car lot and less than car lot freight from Weyburn to points on the C.N.R. via the transfer track recently installed at Midale, thus opening up a territory that has hitherto been withheld from them by reason of the lack of service. Prior to this decision it was necessary to route freight via Regina and Maryfield, a distance of three hundred miles extra mileage to reach this territory, and the concession will be a boon to the wholesalers of the town.

An important realty deal was put through recently when the Proctor Company, of Toronto, secured 80 feet on Souris Avenue, opposite the new post office, the price being \$20,000. This brings the holdings of this company in Weyburn to three-quarters of a million.

Owing to the unprecedented demand made on the Board of Trade for business premises, several of the property owners have recently decided on the erection of large blocks, suitable for stores and office accommodation, and together with those already announced, no less than eight structures of this nature, ranging from two to five storeys in height, will be built.

There are openings in Weyburn for a flax and oatmeal mill, soap factory, box factory, starch factory, twine factory, and wholesale houses of all descriptions. Special inducements in the way of sites, exemption from taxation, and low rates for power and water are offered.

The Secretary of the Board of Trade will be pleased to answer any inquiries as to business openings in Weyburn, and to furnish literature on application.

The population has grown from 600 in 1906, to 3,300 in 1912. The town assessment is \$1,780,875, and the balance of borrowing power still unimpaired is \$127,684.

There are opportunities in Weyburn for all classes of retail business and wholesalers. The industries most needed are planing mills, sash and door factories, twine factories, machine shops, flax and oatmeal mills, box and soap factories.

It appears that the G.T.P. line from Cedoux through Weyburn to the International boundary is now assured, according to recent statements of railway officials in interviews with prominent citizens. Special interest is excited by the announcement of the intention of the company to run their lines across the Soo Line on the west side of the town, the plan being to locate the new station on the south side, so it is stated. The news of the Railway Commission's approval of the G.T.P. programme has been a source of keen satisfaction locally, and has attracted widespread enquiry among outside investors, who make it a point to keep in touch with development features in this section of the West. Superintendent Scully of the C.P.R. Moose Jaw division states that railway development now under way should mean a tremendous uplift to values in this part of the province, and especially in Weyburn.

Owing to the rapid influx of newcomers, there is a distinct shortage of business and residential accommodation. A splendid opening, therefore, presents itself for contractors with capital.

Official statistics pertaining to the progress of the town reveal a healthy condition of affairs, and indicate in a decisive manner the development that is taking place.

Weyburn is the headquarters of the Weyburn Security Bank (W. M. Little, manager), the only chartered bank financed by local capital west of Winnipeg. This bank has ten branches in the province. Other banks doing business here are, with managers: Bank of Commerce, A. Swinford; Union Bank, J. McVicar; Bank of Montreal, R. S. Whateley; Home Bank, J. K. Hislop; Royal Bank, R. Frazee.

Weyburn has four main operating railway outlets, and the construction of the G.T.P. and C.N. roads into the town will add four more, besides greatly extending the area of the town's natural distributing territory. Weyburn enjoys a special freight tariff, covering the whole province, and can thus compete to advantage with other distributing centres.

President Board of Trade, Jos. Mergens; Commissioner, Chas. A. Cooke; Mayor, John McTaggart; Clerk, J. D. Murray; Postmaster, H. McGowan.

Winnipeg, Man.

Winnipeg's yearly increasing population demands more and more fresh vegetables, milk, butter, cream, poultry, eggs, beef, mutton and pork, and other products. Indeed, so great has the demand become that a remarkable state of affairs exists at the capital of Manitoba at the present time. Situated in a district, the Red River Valley, which has most fertile soil, Winnipeg annually imports from the United States, and ships from Eastern points, thousands of dollars' worth of these comestibles.

Some interesting figures have been compiled by the Winnipeg Industrial Bureau, from the receipts of local wholesalers and the railway companies' records. It is ascertained from these sources that the butter receipts at Winnipeg from Eastern Canada and the United States for 1912 was 68 cars, or approximately 2,000,000 pounds, valued at \$560,000. Dressed poultry received in Winnipeg during the same year required for shipment 54 cars, and weighed 1,620,000 pounds, valued at about \$243,000. Local creamery companies in 1912 paid \$120,000 for milk and cream from St. Paul and Minneapolis alone. Customs returns from the Department at Ottawa show that during the fiscal year ending March, 1912, Manitoba imported 1,596,480 dozen eggs, valued at \$314,141; bacon and hams, 4,988,859 pounds, worth \$573,569; 696,788 pounds of fresh meat, not including another 192,939 pounds of mutton and lamb and 92,709 pounds of salted meats. The figures for live stock show 15,666 sheep and 239 head of cattle imported during the same period. Over 3,500 horses were imported by the province in the same fiscal year. The figures for vegetables imported during the same period are equally remarkable, as follows: Tomatoes, etc., in cans, 238,292 pounds; 18,722 bushels of potatoes, valued at \$28,092, and fresh vegetables of other kinds to the value of \$76,233. The possibilities in mixed farming and market gardening in the Winnipeg district are almost unlimited, representing an extremely profitable industry, in which comparatively few are engaged. Winnipeg for many years will continue to grow faster than the supply of these products and forms an ideal and easily accessible market, situated in a district of surpassing richness.

The Winnipeg Stock Exchange lately

elected the following new members: S. P. Clark, of Messrs. Clark & Martin, Grain Exchange; E. E. Hall, of the Hall Company, Limited.

Winnipeg's ratable assessment for 1912 on realty (land and improvements) is \$214,360,440. The increase over the assessment for 1911, when the total was \$172,677,250, is \$41,683,190, or well on to 25 per cent.

The business tax assessment shows an increase of \$581,805 in the valuation of yearly rentals on business property. In 1911 the total was \$4,037,475, while for 1912 it is \$4,619,280. The increase is 14.4 per cent., and at the fixed rate of 6½ per cent. of annual rental, will this year yield the city \$307,952.

Population (which is really reckoned as at mid-year, 1911) is estimated at 166,553—a gain of about 15,000 in the year. The present population should therefore be over 120,000.

Twenty-one chartered banks, having altogether 44 branches, operate in the city. Below is the complete list, with respective names of managers:

Bank of Nova Scotia, W. W. Watson; Eastern Townships Bank, W. L. Ball; Molsons, E. F. Kohl; Molsons, Portage Avenue Branch, A. H. Young; Imperial, N. G. Leslie; Imperial, North End, W. A. Hebblewhite; Quebec Bank, C. F. Pentland; Standard, J. S. Turner; Bank of Hamilton, W. Loree; Bank of Hamilton, Princess Street Branch, C. H. Bartlet; Bank of Hamilton, Norwood Branch, W. H. Leck; Home Bank, W. A. Machaffie; Traders, F. B. Bennett; Royal, D. C. Rea; Royal, Grain Exchange, G. J. Seale; British North America, A. G. Fry; Hochelaga, E. Belaid; Hochelaga, Higgins Avenue, J. H. N. Leveille; Toronto, J. R. Lamb; Union, R. S. Barrow; Union, Logan Avenue Branch, J. V. Harrison; North End Branch, T. L. Cavanagh; Sargent Avenue Branch, J. V. Harrison; Ottawa, J. B. Monk; Dominion, F. L. Patton; Dominion, North End Branch, H. Ransford; Dominion, Notre Dame, G. H. Mathewson; Dominion, Portage Avenue, V. R. F. Sutton; Sterling, W. A. Weir; Northern Crown, W. P. Sloane; Northern Crown, Main and Selkirk, W. C. Richardson; Northern Crown, Portage and Sherbrooke, R. L. Paterson; Northern Crown, Nena and William, T. E. Thorsteinson; Montreal, A. F. D. MacGachen; Mon-

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Winnipeg—Continued

trear, Fort Rouge, E. A. Moore; Montreal, Logan Avenue, J. E. Wright; Commerce, C. W. Rowley; Commerce, Alexander Avenue, R. E. N. Jones; Commerce, Blake Street, J. E. D. Belt; Commerce, Elmwood, F. C. Biggar; Commerce, Fort Rouge, L. E. Griffith; Commerce, North, C. F. A. Gregory; Commerce, Portage Avenue, G. M. Patterson; Merchants', W. J. Finucan.

The Mayor is R. D. Waugh; City Clerk, C. J. Brown; City Treasurer, R. Thompson; Secretary-Treasurer, W. H. Evanson; City Engineer, Col. R. Ruttan; Postmaster, P. C. McIntyre; President Board of Trade, E. A. Mott; President Winnipeg Grain Exchange, Donald Morrison; Secretary Board of Trade, C. N. Bell; Inspector of Buildings, E. H. Rodgers; Medical Health Officer, A. J. Douglas, M.D.

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